



Grocery Apps: Rural vs. Urban Customers Perception of Intention Towards Offers and Attitude in India

¹Dr. Kapil Khatter, ²Dr. Bhawna Sharma

^{1,2}Professor, Faculty of Management & Commerce, Faculty, Poornima University, Jaipur, Rajasthan, India.

Email: ¹Kapil.khattar@poornima.edu.in, ²Bhawna.sharma@poornima.edu.in

Abstract

Present study is to know the Rural vs Urban Customers perception of intention towards offers and attitude in India for grocery apps. Study is based on 421 responses collected from 22 users from rural area, 108 from urban area and 291 from metropolitan area. Results show that there is significant difference in the perception of rural and urban customers towards grocery apps about intention, offers as well as attitude. Limitation of the study is that this research is confined to a particular period of year 2022. In future times, perception may change. Scope of the study is many untapped areas are waiting to be worked upon it like comparison with other countries and other demographics.

Key words: Grocery, Apps, Rural, Urban, Metropolitan, Customers

DOI: 10.48047/ecb/2023.12.sa1.541

Introduction

The Internet simplifies every area of human lives, from booking to shopping, with the help of mobile apps and websites. In order to maintain daily living, groceries are a must. Over the years, the business of online grocery shopping in India 2022 has grown quickly. For the majority of individuals, finding a list of items and waiting in line for payment makes going to the supermarket a monotonous experience. Online grocery shopping apps make strides in the app market to make people's jobs easier. With just a few clicks, this creative concept puts the entire

buying experience in your hands. People can save more time and have access to a variety of new experiences by purchasing online.

India is the world's fastest-growing economy and has adapted to all forms of technology over time. The best illustration of how the Internet is used throughout the nation is online commerce. Users are interested in buying food goods, fresh produce, fruits, and other grocery products online via the internet, just like they are in buying electrical appliances. Bangalore, Mumbai, Delhi, Hyderabad, Pune, and Chennai are some of the top cities in India for online grocery shopping, according to the report. Numerous startups are focusing on these cities to use mobile apps to turn their concepts into reality. Similar to online food delivery, supermarket applications are expanding quickly. Apps for online shopping make it possible for anybody, anywhere to order groceries online. The provided address will receive the ordered item at its doorstep. The shopping software also provides a user with a variety of payment choices to complete the transaction. The entire procedure is quick, stress-free, and simple to use.

Rural Customers in grocery apps

The grocery industry has seen substantial growth on a global scale. Rural areas are home to a substantial section of the population, which benefits rural food markets all over the world. Groceries, fruits, and vegetables are the absolute necessities for those living in rural areas; as a result, rural businesses place more emphasis on selling these products. When it comes to this, digitization excels. The rural grocery market is expanding at its quickest rate ever in some of the greatest growing economies. You have a tonne of options for how to expand your business online, differentiate yourself from the competition, and take on the biggest grocery chains.

Urban Customers in grocery apps

Even with the ease of delivery apps, a portion of urban Indians still prefer to make physical journeys to the grocery shop to purchase their groceries, finds a recent YouGov survey. A study revealed the interesting finding that the majority of people (58%) in urban areas preferred to buy their food offline by going to a store or calling in an order. Of these, 36% of respondents cited the ability to pay conveniently in a nearby store as the main deterrent to doing their grocery shopping online. Urban consumer is extended in metropolitan consumers for this study.

Literature Review

According to V. Lavanya and A. Krishnamoorth's findings from 2021, the following are some main issues that deter rural customers from accessing digital markets: People are deterred from using internet purchasing because of security breaches. Consumers in rural marketing are concerned about the product's quality. Many consumers in remote areas claim they received a different product than what they had seen in the photo. This undermines confidence in the digital market. Sometimes there are so many options for products that rural consumers find it quite challenging to choose one. When it comes to the newest technology goods, rural consumers today prefer to shop online. These are the things that affect the karamadai consumer on the online market.

S. Dodrajka (2020) made an effort to comprehend how such businesses and websites operated, their motives, the tactics they developed, and the challenges they encountered along the way. The vast majority of FMCG companies throughout the world are concerned about India because of its enormous untapped potential for online commerce. A measurement of urban consumers' perceptions of numerous well-known online shopping websites is made.

Mishra A.K. (2018) made an effort to understand the rural consumer's purchasing views, level of product knowledge, and factors that influence their decisions. To establish themselves in the rural market in this cutthroat industry, businesses must comprehend the traditions and function of the rural consumers.

In rural regions of the Nagpur district, P.I. Shahare (2019) examined how aware rural customers were of packaged food goods and how their preferences had changed over time.

Researchers Balaji C., Meghana K., and Dheeraj S. (2022) examined the advantages of digitized payment systems. The study concentrated on analyzing the amount of customer acceptance of these digital payment systems using survey methodology to learn about people's perceptions of digital payment in rural and urban locations.

Tanishka G., Varun M., Vreha S., Yash K., Vineet S., and Srishti B. (2020) examined the many aspects influencing consumers' desire for ordering meals online as well as the difficulties they encounter. The study also looked at how consumers' eating habits have altered as a result of the introduction of such food delivery services. The survey also emphasised the elements that influence consumers' decisions regarding which food delivery apps to use. It attempted to determine the relative value that consumers give to certain characteristics of several online meal delivery

Service as well as the perceived flaws in these services.

Rakesh, T. S., and S. Madhushree (2015) examined how consumers' attitudes regarding online purchasing are influenced by socio-demographic characteristics, including age, income, and occupation. Additionally, they examined the top payment options for internet shopping.

The pressure to embrace new technology into the purchasing process is felt differently by different customer generations, according to Radka B. (2019), who also looked into how the use of online grocery shopping in the past may have affected consumer behaviour. This study, which presents a novel viewpoint on online and offline generations of consumers, shows that the acceptance of online grocery shopping is a predictor of favourable perception of other technologies in retailing. Managers should take steps to increase technology adoption in their organizations in order to improve business processes and maximize the use of the workforce. This study also illustrates the potential for traditional stores to enter the online market. Yadav, M & Arora, M & Kumari, S & Nandal, S. (2020), in a study on the basis of 411 students found a significant difference in the perception of students towards online learning.

S Srivastava and Avinash K S (2022) focused on the large basket for online grocery shopping. Technology is utilised to advertise marketing campaigns to market and sell things online. For online purchases of Indian grocery items, we provide the most affordable rate. Online merchants' bargains and discounts, large product selection, free home delivery, website usability, and the cash on delivery payment option are all factors that influence customer product purchases. Customers are drawn to the online grocery store by the promotional offers (big basket). How customers perceive online grocery shopping is influenced by a variety of factors.

Sabari S R and Naresh kumar S (2018) aimed to understand consumers' attitudes on ordering meals online and the impact of demographic factors on those attitudes. The primary findings were that customers' perceptions of online grocery shopping were influenced by demographics, that monthly savings and budget management were possible, and that they also recognised the critical variables that needed to be taken into account.

. Chatterjee A and Roy P K (2020) provided an overview of Amazon's corporate strategy for the m-commerce industry as part of their examination of the company, as well as how it influences consumers' opinions with the hope of generating possible future revenue. But knowing the aspects that matter to customers when they make a purchase would also be aided by the research's conclusions.

Anne K. and Tommi L. (2019) looked into how utilitarian and hedonic values affect user engagement and suggestion behaviour with a mobile grocery shopping application. The study also examined the relationship between client involvements—as indicated by how frequently they utilized the mobile app—and actual spending.

Suguna S. and Pooja V. (2020) focused primarily on food orders placed online through Big Basket. Technology is utilised to advertise marketing campaigns to market and sell things online. For online purchases of Indian grocery items, we provide the most affordable rate. Online retailers' bargains and discounts, selection of products, free home delivery, website usability, and cash on delivery payment options are all factors that influence what customers choose to buy from them. Customers are drawn to the online grocery store by the promotional offers (big basket). How customers perceive online grocery shopping is influenced by a variety of factors.

Improving packaging, monitoring, payments, prices, and delivery schedules has a positive linear relationship with how customers perceive and act, claim Mahesh V J and Hari P (2020). The study aimed to comprehend how consumers view the delivery of a product.

According to Huang and Oppewal (2006), there are four situational factors that affect consumers' preferences for particular purchase channels. Online delivery costs, grocery retailing, choice trials, and online buying are all aspects of consumer purchase behavior. It was also found that delivery costs are not the most important factor when influence is taken into account. A fifteen minute difference in travel time to the food store had a greater impact on consumers' preferences to shop in-store or online than a delivery price.

Goethals (2012) talked about her plans to get groceries online and have them delivered to her house. Some consumer firms intend to start selling e-groceries if domestic shipping becomes available, but they are not willing to spend much for transportation. Furthermore, the length of the shopping trip or the distance to the store have little bearing on willingness to pay, which may help retailers cut costs. Arora M and Kumari S(2014) studied consumption behavior pattern of people shifting from rural area to urban area and significant difference in behavior was found.

According to Tandon and Kiran, providing outstanding delivery service is becoming increasingly crucial for businesses engaged in e-commerce (2018). Many people are consequently interested in switching from their current service to one that is more widely successful in order to better serve their clientele. Better carriers charge more, therefore as a result

of this decision, the merchant will either have to accept a revenue drop or pass the transportation cost onto their customers.

In a study, Singh, Chaudhary, and Arora (2014) emphasised the value of motivating workers because they are valuable assets for businesses. M. Mittal, M Arora, and A Lochab (2020). Researchers looked into a variety of student population characteristics in 2019 including live projects and mobile banking because demographic perception is significant in a nation with a demographic dividend. M. Prasad Yadav, M. Arora, and others (2019) looked at UPI from a variety of perspectives, including age, gender perception, education, and career. Additionally, they emphasised the significance of a demographic perspective. In recent years, mobile banking and digital wallets have performed well. Human resource accounting was the main topic of Arora M.'s (2012) study. After conducting a post hoc analysis on the educational attainment of UPI, Arora, M., and Lochab, A. (2018) discovered noteworthy There is a strong correlation between education level and mobile banking. M. Yadav and M. Arora (2018) looked into how various generations view UPI. They looked at both Gen X and Gen Y for their study and discovered that Gen Y was more satisfied with mobile banking than Gen X. Arora, M. (2018) conducted a cluster analysis on the topic of using digital wallets, and important conclusions were reached. Different clusters were established, and while employing digital wallets, it was discovered that their perception varied as well. One cluster used UPI infrequently, whereas another did it regularly. Researchers M. Arora, M. Gandhi, N. Gupta, and S. Rawat looked into how occupation would affect the development of digital wallets in the coming year. Compared to other occupations, professionals used UPI transactions more frequently. Now even a layperson There is a strong correlation between education level and mobile banking. Yadav, M., employs UPI. Research on women's empowerment was done by P. Khurana, Arora, and Yadav (2017) for a current project. Previously, working women did not use mobile banking, but this is no longer the case.

Fong C M (2020) investigated the effects of perceived utility and perceived ease of use on customer purchase behaviour for online grocery use in Melaka and came to the conclusion that these elements have a significant influence on consumer behaviour.

According to Morganosky and Cude, consumers are drawn to online grocery shopping because of the perceived ease and potential time savings (2000).

Shipra A, Snehal, and Tushar K (2021) claim those consumers' shopping behaviours when they shop for food online and in physical markets are completely dissimilar. Due to the current pandemic crisis's encouragement of online shopping and boost in consumer confidence, the future of the online grocery industry is now safer. To determine sustainability, it is crucial to assess the market when things have returned to normal.

Research Methodology

Present Study is descriptive in nature. Primary data is collected from 421 users of grocery apps. Linear scale based questionnaire was circulated to 1000 users and 421 responses are complete and fit for further analysis.

Hypothesis

H₀₁, H₀₂ and H₀₃: Null Hypothesis and H₁₁, H₁₂ and H₁₃= Alternative Hypothesis

H₀₁: There is no significant difference in the perception of rural, urban and metropolitan customers towards intention about grocery apps in India

H₁₁: There is a significant difference in the perception of rural, urban and metropolitan customers towards intention about grocery apps in India

H₀₂: There is no significant difference in the perception of rural, urban and metropolitan customers towards offers about grocery apps in India

H₁₂: There is a significant difference in the perception of rural, urban and metropolitan customers towards offers about grocery apps in India

H₀₃: There is no significant difference in the perception of rural, urban and metropolitan customers towards attitude about grocery apps in India

H₁₃: There is a significant difference in the perception of rural, urban and metropolitan customers towards attitude about grocery apps in India.

Table 1: Reliability Statistics for Offers, Attitude and Intention

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	Variables	Reliability
.922	.925	5	Offers	OK
.928	.931	4	Intention	OK
.908	.909	4	Attitude	OK

Source: Primary Survey

Table 1 shows Offers having five statements, they are I use grocery apps due to offers like discounts, I use grocery apps due to offers like money back in case of non satisfactory quality, I use grocery apps due to offers like money back in case of non satisfactory quantity, I use grocery apps due to offers like money back in case of non satisfactory size/color and I use grocery apps due to offers like money back in case order not delivered on time. Cronbach's Alpha=.922 and Cronbach's Alpha Based on Standardized Items=.925 which shows data have internal consistency.

Also **Intentions to use grocery mobile app have four statements**, I intend to continue using grocery app in the future, I will always try to use grocery app in my daily life, I plan to continue to use grocery app frequently **and** I have decided to use grocery app for purchasing foods the next time. Cronbach's Alpha=.928 and Cronbach's Alpha Based on Standardized Items=.931 which shows data have internal consistency.

Attitude towards Grocery mobile app have four statements like Purchasing food using grocery app is wise, Purchasing food using grocery app is good, Purchasing food using food panda mobile app is sensible and purchasing food using grocery app is rewarding. Cronbach's Alpha=.909 and Cronbach's Alpha Based on Standardized Items=.908 which shows data have internal consistency.

Table 2: Descriptive for customer perception for Offers, Attitude and Intention

Variables/Groups	N	Mean	SD	Lower Bound	Upper Bound	
Offers	1	22	2.10	.469	1.89	2.31
	2	108	3.89	.524	3.79	3.99
	3	291	3.03	1.141	2.90	3.16
	Total	421	3.21	1.089	3.10	3.31
Attitude	1	22	1.16	.746	.83	1.49
	2	108	3.95	.607	3.84	4.07
	3	291	3.07	1.061	2.94	3.19
	Total	421	3.19	1.129	3.08	3.30
Intention	1	22	1.17	.810	.81	1.53
	2	108	3.87	.853	3.70	4.03
	3	291	3.14	1.139	3.01	3.27
	Total	421	3.22	1.202	3.11	3.34

Source: Primary Survey

Table 2 shows Descriptive for customer perception for Offers, Attitude and Intention. Group 1=Rural Area customers (N=22), Group 2= Urban Area Customers (N=108) and Group 3= Metropolitan Area customers (N=291). As data is collected on 5 - points likert scale. Average of 3 or more tends to agreement and below 3 tends to disagreements.

Table 3: ANOVA for customer perception for Offers, Attitude and Intention

		Sum of Squares	df	Mean Square	F	Sig.
Offers	Between Groups	86.809	2	43.404	44.094	.000
	Within Groups	411.460	418	.984		
	Total	498.269	420			
Attitude	Between Groups	157.872	2	78.936	87.431	.000
	Within Groups	377.385	418	.903		
	Total	535.257	420			
Intention	Between Groups	139.186	2	69.593	62.205	.000
	Within Groups	467.647	418	1.119		
	Total	606.833	420			

Source: Primary Survey

Table 3 shows **ANOVA results for** customer perception for Offers, Attitude and Intention. Sum of square=86.809, Degree of freedom (df) =2, Mean square=43.404, F=44.094 shows that there is significant difference (p=.000) in the opinion of rural, urban and metropolitan customer towards offers provided in grocery apps.

Furthermore Sum of square=157.872, Degree of freedom (df) =2, Mean square=78.936, F=87.431 shows that there is significant difference (p=.000) in the opinion of rural, urban and metropolitan customer towards Attitude provided in grocery apps.

Sum of square=139.186, Degree of freedom (df) =2, Mean square=69.593, F=62.205 shows that there is significant difference (p=.000) in the opinion of rural, urban and metropolitan customer towards Intention provided in grocery apps.

Table 4: Multiple Comparisons with Tukey HSD customer perception for Offers, Attitude and Intention

Dependent Variable	Mean Difference	Sig.	95% Confidence Interval		Empirical results		
			Lower Bound	Upper Bound	Null Hypothesis	Alternate Hypothesis	
Offers	1 2	-1.794*	.000	-2.34	-1.25	Rejected	Accepted
	3	-.933*	.000	-1.45	-.42		
	2 1	1.794*	.000	1.25	2.34		

		3	.861*	.000	.60	1.12	Rejected	Accepted
	3	1	.933*	.000	.42	1.45		
		2	-.861*	.000	-1.12	-.60	Rejected	Accepted
Attitude	1	2	-2.792*	.000	-3.32	-2.27		
		3	-1.906*	.000	-2.40	-1.41	Rejected	Accepted
	2	1	2.792*	.000	2.27	3.32		
		3	.886*	.000	.63	1.14	Rejected	Accepted
	3	1	1.906*	.000	1.41	2.40		
			2	-.886*	.000	-1.14	-.63	Rejected
Intention	1	2	-2.694*	.000	-3.28	-2.11		
		3	-1.968*	.000	-2.52	-1.42	Rejected	Accepted
	2	1	2.694*	.000	2.11	3.28		
		3	.726*	.000	.45	1.01	Rejected	Accepted
	3	1	1.968*	.000	1.42	2.52		
			2	-.726*	.000	-1.01	-.45	Rejected

Source: Primary Survey*. The mean difference is significant at the 0.05 level.

Dependent Variable are offers, and independent variables are 1=rural, 2=urban and 3=metropolitan customers

Table 4 shows Multiple Comparisons with Tukey HSD customer perception for Offers, Attitude and Intention. Mean Difference are of group 1 to 2=-1.794* and 1 to 3 =-.933 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 1 with group 2 and group 1 with group 3. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards offers about grocery apps in India is rejected and alternate hypothesis is accepted.

Similarly, Mean Difference are of group 2 to 1=-1.794* and 2 to 3 =-.861 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 2 with group 1 and group 2 with group 3. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards offers about grocery apps in India is rejected and alternate hypothesis is accepted.

likewise Mean Difference are of group 3 to 1= .933* and 3 to 2 =-.861 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 3 with group 1 and group 3 with group 2. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards intention, offers and attitude about grocery apps in India is rejected and alternate hypothesis is accepted.

Mean Difference are of group 1 to 2=-2.792* and 1 to 3 =-1.906 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 1 with group 2 and group 1 with group 3. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards attitude about grocery apps in India is rejected and alternate hypothesis is accepted.

Similarly, Mean Difference are of group 2 to 1=2.792* and 2 to 3 =.886 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 2 with group 1 and group 2 with group 3. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards attitude about grocery apps in India is rejected and alternate hypothesis is accepted.

likewise Mean Difference are of group 3 to 1= 1.906* and 3 to 2 =-.886 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 3 with group 1 and group 3 with group 2. That's is why empirical results shows null hypothesis H_{03} : There is no significant difference in the perception of rural, urban and metropolitan customers towards attitude about grocery apps in India is rejected and alternate hypothesis is accepted.

Mean Difference are of group 1 to 2=-2.694* and 1 to 3 =-1.968 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 1 with group 2 and group 1 with group 3. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards intention about grocery apps in India is rejected and alternate hypothesis is accepted.

Similarly, Mean Difference are of group 2 to 1=2.694* and 2 to 3 =.726 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 2 with group 1 and group 2 with group 3. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards intention about grocery apps in India is rejected and alternate hypothesis is accepted.

likewise Mean Difference are of group 3 to 1= 1.968* and 3 to 2 =-.726 which shows results are Significant (p value=.000) at 95% Confidence Interval, Lower Bound and Upper Bound are of same signature which indicates that there is significant difference in the perception of group 3 with group 1 and group 3 with group 2. That's is why empirical results shows null hypothesis that there is no significant difference in the perception of rural, urban and metropolitan customers towards intention about grocery apps in India is rejected and alternate hypothesis is accepted.

Significance of the study

Present study Grocery Apps: Rural vs. Urban Customers perception of intention towards offers and attitude in India will be significant to know the untapped rural area in addition to urban customers to policymakers, researchers, retailers and everyone interested to know grocery distribution system.

Limitation and Further Scope

Limitation of the study is that this research is confined to a particular period of year 2022. In future times, perception may change. Scope of the study is many untapped areas are waiting to be worked upon it like comparison with other countries and other demographics.

References

1. Anne K and Tommi L (2019). "How Mobile Applications Affect Consumption in Grocery Stores." Proceedings of the 52nd Hawaii International Conference on System Sciences, ISBN: 978-0-9981331-2-6, pages 4733-4742.
2. Arora M (2012), Human resource accounting for academics, International Journal of Advanced Research in Management and Social Sciences, 1(3), 209-215
3. Arora M (2012), Human resource accounting for academics, International Journal of Advanced Research in Management and Social Sciences, 1(3), 209-215
4. Arora M and Kumari S (2014), Change in behavioral pattern of rural people shifting to urban areas ,EXCEL International Journal of Multidisciplinary Management Studies, Volume : 4, Issue : 2, First page : 124-127, Online ISSN : 2249-8834
5. Arora, M. (2018). Use of Digital Wallets-Cluster Analysis for Expectation and Voice of the Customers. Vimarsh-An Endeavour to Share Knowledge, 9(2), 16-24.
6. Arora, M., & Yadav, M. P. (2018). A Study on Perception of Different Generation in the Use of E Wallet. Journal of IMS Group, 15(1), 39-45.
7. Arora, M., &Lochab, A. (2018). A Study on Post Hoc Analysis on Education Level in Mobile Banking. Effulgence Journal, Volume 16 ((Special Issue)), 1-8.
8. Arora, M., Gandhi, M., Gupta, N., & Rawat, S. (2019). Influence of Occupation on the Outlook of Digital Wallets. Vivekananda Journal of Research, 8(2), 131-148.
9. Arora, M., Gandhi, M., Gupta, N., &Rawat, S. (2019). Influence of Occupation on the Outlook of Digital Wallets. Vivekananda Journal of Research, 8(2), 131-148
10. Arora, Madhu & Lochab, Anshu. (2019). A Research on Consumption Pattern and Attributes of Curd by Lambert Academic Publishing (ISBN: 9783330078949)
11. Avinash K S and S Srivastava (2022). "Consumer perception towards online grocery store." International Peer Reviewed/Refereed Multidisciplinary Journal (EIPRMJ), ISSN: 2319-5045 Volume 11, Issue 1, January-June, 2022, Available online at: www.eduzonejournal.com
12. Balaji C., Meghana K. and Dheeraj S. (2022). A Study on Consumer's Perception Towards Digital Payments In Rural And Urban Areas. Academy of Marketing Studies Journal, Volume 26, Issue 5, pp.1-10.
13. Chatterjee A and Roy P K (2020). "A study on the Customer Perception towards Amazon Apps (with reference to West Bengal)." Muktsabd Journal, Volume IX Issue VI, pages 4358-4365.
14. Fong C M (2020). "Consumer purchase behaviour towards online grocery in Melaka".International Journal of Business, Economics and Law, Vol. 23, Issue 1, pages 25-31.

15. Goethals, F., Leclercq-Vandelannoitte, A., Tütüncü, Y. (2012). "French consumers' perceptions of the unattended delivery model for e-grocery retailing." *Journal of Retailing and Consumer Services* 19, pages 133–139.
16. <https://www.livemint.com/money/personal-finance/upi-set-to-be-more-convenient-facilitate-more-interoperability-11596987965418.html>
17. <https://www.npci.org.in/what-we-do/upi/product-overview>
18. Huang, Y., Oppewal, H. (2006). "Why consumers hesitate to shop online: An experimental choice analysis of grocery shopping and the role of delivery fees". *International Journal of Retail & Distribution Management* 34, pages 334–353.
19. Jaeki S., Junghwan K., Donald R., Jones A, Jeff B., Wynne W. (2014). Application discoverability and user satisfaction in mobile application stores: An environmental psychology perspective, *Decision Support Systems* 59, pp.37–51.
20. Khurana, P., Arora, M., & Yadav, M. P. (2017). An empirical research on role of banks in women empowerment. *JIMS8M: The Journal of Indian Management & Strategy*, 22(2), 40-44.
21. M Arora, A Lochab (2018), A Study on Post Hoc Analysis on Education Level in Mobile Banking, *Effulgence*, (Special Issue), 1-8
22. Mahesh V J and Hari P (2020). "Customer's perception towards DUNZO delivery service." *Journal of Contemporary Issues in Business and Government* Vol. 26, No. 2, pages 1080-1086.
23. Mishra A.K. (2018). Indian Rural Consumer's Perception and their Buying Decisions. *Journal of Emerging Technologies and Innovative Research*, Volume 5, Issue 6, pp.269-277.
24. Morganosky, M.A., and Cude, B.J. (2000). "Consumer response to online grocery shopping." *Int. J. Retail Distrib. International Journal of Retail & Distribution Management*, 17-26. Retrieved from <https://www.emerald.com/insight/content/doi/10.1108/09590550010306737/full/html>
25. P.I. Shahare (2019). Changing Perception of Indian Rural Consumers towards Packaged Food Products: A Literature Review. *International Journal of Research in Social Sciences*, Vol. 9, Issue 6, pp.1013-1022.
26. Prasad Yadav, M., & Arora, M. (2019). Study on impact on customer satisfaction for E-wallet using path analysis model. *International Journal of Information Systems & Management Science*, 2(1).
27. Radka B. (2019). "Online Grocery Shopping Acceptance: The Impact on the Perception of New Technologies and Loyalty in Retailing," *Central European Business Review*, Prague University of Economics and Business, vol. (3), pages 18-34.
28. Rakesh, T S, and S Madhushree (2015). "Consumers Perception towards Online Shopping With Special Reference to DakshinaKannada(D)." *International Journal of Online Marketing*, vol.5, no.3. Gale Academic OneFile, link.gale.com/apps/doc/A436011078/AONE?u=googlescholar&sid=googleScholar&xid=a7d8b2ee. Accessed 14 Sept. 2022.
29. S Singh, M Arora (2014), Demographic perception towards mobile banking in India, *International Journal of Management, IT and Engineering* 4 (7), 251

30. S Singh, S Chaudhary, M Arora, (2014) Intellectual property rights in sole proprietorship form of business, *International Journal of Advanced Research in Management and Social Sciences* 3(6), 16-24
31. S. Dodrajka (2020). Online Marketing: Measuring Indian Urban Customer Perception towards Online Shopping Sites. *International Journal of Management & Business Studies*, Vol. 10, Issue 1.
32. Sabari S R and Nareshkkumar S (2018). "A Descriptive Analysis of Consumer Perception on Online Grocery Shopping." *International Journal of Research and Scientific Innovation (IJRSI) | Volume V, Issue III*, pages 14-18.
33. Shipra A, Snehal, and Tushar K (2021). "Consumer perception towards online grocery shopping." *International Journal of Creative Research Thoughts (IJCRT)*, Volume 9, Issue 7, pages 327-340.
34. Singh, S., Chaudhary, S., & Arora, M. (2014). Business ethics, and human resources accounting. *International Journal of Management and Social Sciences Research*, 3(5), 8-10
35. Singh, S., Chaudhary, S., & Arora, M. (2014). Business ethics, and human resources accounting. *International Journal of Management and Social Sciences Research*, 3(5), 8-10.
36. Singh, S., Chaudhary, S., & Arora, M. (2015). Study of significant predictors of customer satisfaction in mobile banking. *SAARJ Journal on Banking & Insurance Research*, 4(4and5), 33-40.
37. Suguna S and Pooja V (2020). "A study on consumer's perception towards online grocery shopping in Coimbatore city (with special reference to bigbasket)." *EPR International Journal of Research and Development (IJRD) Volume: 5 | Issue: 9 | pages 83-89*.
38. Szymanski, D.M., Hise, R.T., (2000). E-satisfaction:an initial examination. *Journal of Retailing* 76 (3), 309–322.
39. Tandon, U., Kiran, R. (2018). "Study on drivers of online shopping and significance of cash-on-delivery mode of payment on behavioural intention." *International Journal of Electronic Business* 14, pages 212–237.
40. Tanishka G., Varun M., Vreha S., Yash K., Vineet S. and Srishti B. (2020). Perception of Urban Consumers in Mumbai Towards Food Delivery Platforms. *International Journal of Scientific and Research Publications*, Volume 10, Issue 7, pp.109-120.
41. V. Lavanya And A. KrishnamoorthY (2021). Perception of Rural Consumer Over Digital Market Karamadai, Comibatore. *Journal of Contemporary Issues in Business and Government* Vol. 27, No. 2, pp.6504-6508.
42. Yadav, Miklesh & Arora, Madhu & Kumari, Sunil & Nandal, Sanjay. (2020). Students' Perception On Digital Learning During Lockdown Period In India: An Empirical Study Of Rural And Urban Community. *Journal of Content Community and Communication*. 12. 107-116.