



Consumers' Perception Of Online Shopping Behaviour Among Ho Tribe In West Singhbhum District

¹Sanjay Kumar Purty, ²Parikshita Khatua, ³Liji Panda

¹Research Scholar, ²Assistant Professor ³Assistant Professor
¹Commerce,

¹KISS, Deemed to be University, Bhubaneswar-24, India

Abstract: This study explores the perception of online shopping behavior among the consumers of HO tribe in Jharkhand, focusing on their intentions and engagement with online shopping platforms. Using an extended Technology Acceptance Model (TAM) integrated with elements from the Information Adaptation Model, this research examines key factors influencing online shopping decisions. The study specifically investigates the impact of perceived usefulness, digital skills, perceived ease of use, and trust on online purchase intentions among HO tribal consumers in the West Singhbhum district of Jharkhand, India.

A convenience sampling method was employed to collect data from 200 respondents, and Structural Equation Modeling (SEM) was conducted using Smart PLS 4.0 to test the proposed hypotheses. The findings reveal that perceived usefulness, trust, and digital skills significantly shape consumers' willingness to engage in online shopping. Moreover, consumer behavior was found to mediate the relationship between these factors and purchase intentions. The model demonstrates a strong fit, validating its effectiveness in explaining online shopping behavior among this indigenous group.

The insights from this study are valuable for e-commerce platforms and policymakers aiming to improve digital inclusion and enhance the online shopping experience for HO tribal consumers. Tailored strategies, such as digital literacy initiatives and trust-building measures, can foster greater engagement with e-commerce, ultimately benefiting both consumers and businesses.

Index Terms - perception , online shopping behavior, digital skills, purchase intention, HO tribe.

I. INTRODUCTION

The rapid expansion of the digital economy has significantly altered consumer behavior worldwide, shifting purchasing habits towards online platforms. The ease of internet access, the ability to compare products and prices, and the convenience of home delivery have contributed to the growing acceptance of online shopping. In India, the increasing number of internet users and the proliferation of mobile commerce have fuelled the rise of e-commerce, particularly in categories such as electronics, fashion, and household essentials. The growth of social commerce, projected to reach US\$37 billion by 2025, highlights the increasing preference for shopping through social media platforms. Companies like Flipkart, with support from Walmart and Google, are heavily investing in digital infrastructure to improve service delivery and enhance customer experience. Additionally, government policies such as 100% Foreign Direct Investment (FDI) in B2B e-commerce are attracting international players, leading to a competitive and diverse online marketplace.

Despite this rapid growth, the adoption of online shopping is not uniform across all social and cultural groups. While consumer behavior in urban areas has been extensively studied, little research has focused on indigenous communities in rural India, particularly their interaction with digital platforms. This study aims to bridge this gap by investigating the perception of online shopping behavior among HO tribal consumers in Jharkhand, specifically in the West Singhbhum district. The HO tribe, one of the prominent indigenous communities in the region, has historically relied on a barter-based economy. However, the rise of digital commerce has introduced a new mode of consumption, influencing their shopping behavior. Given their marginalized position in the traditional economy and limited access to digital resources, understanding their engagement with e-commerce is crucial for shaping inclusive digital policies and initiatives that cater to their specific needs.

The Digital India initiative, which aims to enhance digital literacy and internet accessibility across rural areas, underscores the need to examine how different communities participate in the digital economy. The online shopping behavior of the HO tribe offers insights into the digital divide between rural and urban consumers, highlighting socio-economic and infrastructural barriers that impact e-commerce adoption. While experienced online shoppers exhibit greater trust in digital platforms, first-time users, particularly from marginalized communities, may face challenges related to trust, digital literacy, perceived ease of use, and perceived usefulness—all of which influence their online purchasing decisions.

To analyze these factors, this study employs an empirical approach, integrating the Technology Acceptance Model (TAM) and Information Adoption Model (IAM) to examine the determinants of online shopping behavior among HO tribal consumers. TAM, introduced by Davis (1989), suggests that perceived usefulness (PU) and perceived ease of use (EOU) are key drivers of technology adoption. However, previous studies (Moon & Kim, 2001) have highlighted the limitations of TAM in capturing trust-related factors, leading to the incorporation of IAM, which emphasizes the role of trustworthiness and expertise in influencing online purchasing decisions.

For This research introduces a new conceptual framework that examines the relationships between perceived usefulness, digital literacy, perceived ease of use, and trust, with consumer behavior acting as a mediator in determining online purchase intentions among HO tribal consumers. Using Structural Equation Modeling (SEM) in Smart PLS 4.0, this study empirically tests these relationships based on data collected from 200 respondents. The findings will provide valuable insights for businesses, policymakers, and digital marketers seeking to enhance e-commerce adoption among indigenous consumers. As the online market in Jharkhand continues to grow, understanding the specific barriers and motivators influencing HO tribal consumers can help businesses refine their digital strategies and create more inclusive and accessible e-commerce experiences.

II. LITERATURE REVIEW

Here are article reviews related to the topic of consumer behavior and online purchasing intention, particularly focusing on indigenous or rural communities:

This study by Kumar et al. (2020) examines in the topic “Factors Influencing Online Shopping Intentions Among Rural Consumers in India” that the determinants of online shopping intentions among rural consumers in India, focusing on socioeconomic status, digital literacy, perceived ease of use, and trust in online platforms. The authors use a survey based approach with a sample of 500 respondents across various rural areas in India. The findings suggest that while perceived usefulness and ease of use are significant predictors of online shopping intentions, trust and digital literacy also play critical roles, especially in areas with lower internet penetration. The study emphasizes the need for customized digital literacy programs to build trust and facilitate the adoption of online purchasing among rural consumers. This research is relevant to understanding

the online purchasing behavior of the HO tribe, as it highlights the barriers and facilitators that can influence their engagement with ecommerce.

The author Patel and Singh (2019), in the topic “Digital Divide and Consumer Behavior: An Empirical Study of Tribal Communities in Eastern India” explore the digital divide's impact on consumer behavior among tribal communities in Eastern India, including the HO tribe. Using qualitative interviews and focus group discussions, the study reveals that digital infrastructure limitations, lack of digital literacy, and cultural resistance significantly affect the adoption of online shopping among tribal populations. The authors argue that while there is potential for digital engagement, significant efforts are needed to overcome infrastructural and educational barriers. This study offers valuable insights into the specific challenges faced by the HO tribe and suggests that policy interventions focusing on digital literacy and infrastructure development are crucial for fostering online purchasing intentions among indigenous communities.

The author Choudhury et al. (2021) in the topic “Cultural Influences on Online Shopping Behavior: A Study of Tribal Communities in Jharkhand” examine the cultural factors influencing online shopping behavior among tribal communities in Jharkhand, focusing specifically on the HO tribe. The research uses a mixed method approach, combining surveys and in-depth interviews with 300 participants. The study finds that cultural values, community norms, and collective decision-making processes play a significant role in shaping online purchasing intentions. The authors argue that ecommerce platforms must consider these cultural dimensions to develop effective marketing strategies that resonate with tribal consumers. This article is particularly relevant as it provides a detailed analysis of the cultural barriers and opportunities in promoting online shopping among the HO tribe, aligning closely with the objectives of the current study.

The study by Reddy and Sharma (2018) focuses in the topic “Impact of Digital Literacy on ECommerce Adoption Among Rural Consumers” on how digital literacy affects ecommerce adoption among rural consumers in India. The authors use a quantitative approach, analyzing data from 600 rural participants. The findings highlight that digital literacy significantly impacts the willingness to engage in online purchasing, with literate consumers showing higher adoption rates. The study suggests that digital literacy programs tailored to the specific needs of rural communities can enhance ecommerce adoption. This research is pertinent to understanding the online purchasing intentions of the HO tribe, as it underscores the importance of educational initiatives in overcoming the digital divide and fostering consumer trust in online platforms.

In this article, Mehta and Gupta (2022) explore in the topic “ECommerce and Indigenous Populations: Challenges and Opportunities” that the challenges and opportunities associated with ecommerce adoption among indigenous populations in India. The study uses a case study approach, examining several indigenous communities, including the HO tribe. The authors find that while there are significant opportunities for economic empowerment through ecommerce, challenges such as digital exclusion, lack of trust, and sociocultural barriers persist. The article suggests that targeted interventions, including community driven digital literacy programs and culturally sensitive marketing strategies, are essential to increase ecommerce adoption among indigenous groups. This study offers comprehensive insights into the broader sociocultural and economic factors influencing the online purchasing intentions of the HO tribe, making it highly relevant for the current research.

Sharma et al. (2020) in the topic “Understanding the Digital Behavior of Tribal Communities: A Case Study from Central India ” provide an indepth analysis of the digital behavior of tribal communities in Central India, focusing on their engagement with online platforms. The study employs a mixed method approach, combining quantitative surveys with qualitative interviews to explore the factors influencing online purchasing decisions among the Gond and Bhil tribes. The findings reveal that while younger tribal members show a higher inclination towards digital platforms due to increasing mobile penetration, older generations remain resistant, primarily due to distrust and lack of familiarity with technology. Additionally, the study identifies language barriers and low digital literacy as major obstacles to ecommerce adoption. This article is pertinent to the study of the HO tribe’s online purchasing intentions, as it underscores the generational and educational divides that impact digital behavior, suggesting that tailored digital education programs and multilingual platforms could enhance participation in ecommerce among tribal populations.

The study by Bhatt and Rao (2018) in the topic “Adoption of Online Shopping Among Rural Women in India: An Empirical Analysis” explores the online shopping behavior of rural women in India, emphasizing sociocultural dynamics, digital literacy, and access to technology. Using a survey of 400 rural women, the authors identify key factors influencing online purchasing, such as perceived convenience, affordability, and trust in digital payment methods. However, the study also highlights barriers, including lack of internet access, inadequate digital skills, and cultural resistance to new technologies. The findings suggest that enhancing digital literacy and ensuring secure online transactions are crucial for encouraging rural women’s participation in online shopping. This article provides valuable insights for understanding the online purchasing behavior

of the HO tribe, particularly regarding gender dynamics and the unique challenges faced by women in accessing and utilizing digital platforms.

Patel and Kumar (2021) investigate in the topic “Influence of Digital Marketing on Consumer Behavior in Rural Areas: Evidence from India” the influence of digital marketing strategies on consumer behavior in rural India. The study analyses how digital marketing campaigns, including social media and mobile based advertising, impact rural consumers' attitudes towards online shopping. Using a sample of 600 rural respondents, the authors find that localized content, culturally relevant messaging, and trust building measures significantly enhance engagement with online platforms. The study also identifies that a lack of awareness and mistrust in digital transactions are major deterrents. This article is relevant to the HO tribe's context, as it suggests that culturally sensitive digital marketing strategies could be effective in addressing the specific needs and concerns of tribal communities, thereby promoting online purchasing intentions.

Roy and Das (2019) in the topic “Barriers to Digital Adoption Among Indigenous Populations: A Study of the Santhal Tribe” examine the barriers to digital adoption among the Santhal tribe in Jharkhand, offering comparative insights relevant to the HO tribe. The study uses qualitative methods, including indepth interviews and participatory observation, to explore factors such as digital infrastructure inadequacies, cultural resistance, and socioeconomic limitations. The findings highlight that while there is interest in digital tools among younger tribe members, overall adoption is low due to fear of technology, lack of localized content, and concerns about privacy and fraud. The study concludes that for indigenous populations to fully participate in digital economies, there must be targeted interventions, including localized digital literacy programs and efforts to build trust in digital transactions. This article is valuable for understanding the broader context of digital adoption among tribal communities in Jharkhand and can help shape strategies to enhance online purchasing among the HO tribe.

Jain and Verma (2022) explore, in the topic “Socioeconomic Impacts of ECommerce on Rural Communities in India” the socioeconomic impacts of ecommerce on rural communities in India, including both positive and negative aspects. Using a combination of surveys and case studies from different rural regions, the authors examine how ecommerce affects local economies, employment patterns, and consumer behavior. The study finds that ecommerce provides new market access and employment opportunities for rural residents, but also poses challenges such as market competition, digital exclusion, and a loss of traditional trade practices. The authors argue that for ecommerce to be truly inclusive, there must be policies that address digital literacy, access to reliable internet, and culturally relevant content. This research is pertinent to the study of the HO tribe as it provides a macrolevel view of how ecommerce influences rural economies and offers insights into potential strategies for digital inclusion.

3.1 Theoretical Conceptual Model

KSE-100 This study develops a conceptual model integrating Technology Acceptance Model (TAM) and Information Adoption Model (IAM) to examine HO tribal consumers' online shopping behavior in Jharkhand. It explores how Perceived Usefulness, Digital Literacy, Perceived Ease of Use, and Consumer Trust influence Consumers' perception of online shopping, with consumer behavior acting as a mediator.

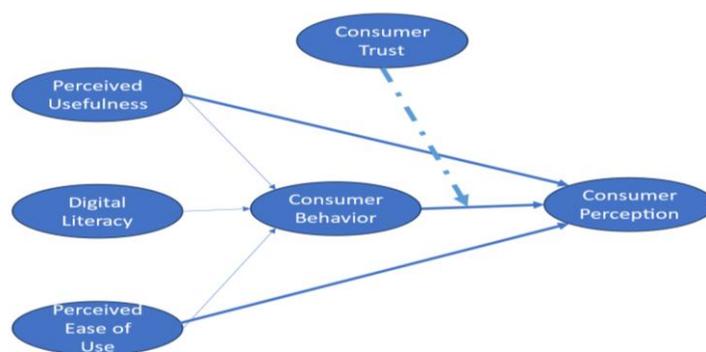


Figure -1 Proposed theoretical model

index.

3.2 Objectives of the Study

- For To assess the consumers' perception of online shopping among HO tribe
- To analyse impact of different key factors like Perceived usefulness, digital literacy and consumers' trust consumers' perception
- To investigate the mediating role of consumer behavior in the relationship between key factors and consumers' perception of online shopping.

3.3 Hypothesis of the studies

- Variables H1: Perceived usefulness has a significant positive impact on consumers' perception of online shopping behavior among HO tribe.
- H2: Digital literacy significantly influences online purchase intentions among HO tribe consumers.
- H3: Perceived ease of use positively affects consumer engagement with e-commerce platforms.
- H4: Consumer Trust has a significant positive impact on consumers perception of online shopping.
- H5: Consumer behavior mediates the relationship between perceived usefulness, digital literacy, perceived ease of use, trust, and online purchasing intentions.

RESEARCH METHODOLOGY

This study has been conducted on the online buying behavior of the HO tribe in the West Singhbhum district of Jharkhand. It used an exploratory approach to understand the factors influencing their decisions to shop online. The research aimed to uncover unique insights specific to this indigenous community rather than following general consumer behavior trends. The quantitative research design involved structured surveys with 200 participants, focusing on factors like socioeconomic status, digital skills, trust in online platforms, perceived risk, and cultural views on online shopping. Data was collected through structured questionnaires in villages like Kumardungi and Chaibasa, utilizing closed and Likert scale questions. Face-to-face interviews were also conducted to ensure participation and address literacy barriers. Data analysis revealed patterns and correlations in the online shopping habits of the HO tribe, with reliability analysis showing strong consistency in the survey results.

IV. RESULTS AND DISCUSSION

4.1 Results of Descriptive Analysis of Study Variables

Table 4.1: Demographic Interpretation

Demographical Information		Frequency	Percentage
Age	Below 18	48	24.0
	18-25	58	29.0
	26-35	65	37.5
	36 and above	29	14.5
Gender	Male	150	75.0
	Female	50	25.0
Educational Qualification	Primary education	48	24.0
	Secondary education	69	34.5
	Higher Secondary	63	32.5
	Graduate and above	20	10.0
Occupation	Student	55	27.5
	Self-employed	67	33.5
	Service	34	17.0
	Unemployed	44	22.0
Monthly Household Income	Less than 10,000	69	34
	10,001 - 20,000	72	36.0
	20,001- 30,000	35	17.5
	30,001 and above	24	12.0

Table 4.1 shows majority of respondents are men (75%) and mainly in the 18-35 age range, with 37.5% aged 26-35 and 29% aged 18-25. Lesser categories consist of individuals under 18 (24%) and those aged 36 and above (14.5%). The majority of survey participants have completed either secondary education (34.5%) or higher secondary education (32.5%), with a smaller percentage having primary education (24%) or graduate-level qualifications and above (10%). Regarding profession, the most significant category is self-employed (33.5%), succeeded by students (27.5%), while unemployed individuals account for 22%, and those in service roles comprise 17%. When it comes to monthly household earnings, most people make between 10,001 - 20,000 (36%), with the next largest group earning less than 10,000 (34%). A smaller number of people earn salaries in the range of 20,001 - 30,000 (17.5%), while the lowest percentage have an income of 30,001 and above (12%).

Table 4.2: Accessibility status of Internet and technology

Access to Internet and Technology			
		Frequency	Percentage
own a smartphone	Yes	122	61.0
	No	78	39.0
Internet Usage	Daily	106	53.0
	Weekly	85	47.5
	Monthly	7	3.5
	Rarely	2	1.0
Internet Access Location	Home	179	89.5
	Work	20	10.0
	Public places	1	.5

Above table 7.1.2 analyse that the most respondents, 61%, own a smartphone, while 39% do not. When it comes to internet usage, the majority go online daily (53%), with a significant portion using it weekly (47.5%). A small number access the internet monthly (3.5%), and very few use it rarely (1%). Most people access the internet from the comfort of their homes (89.5%), while some do so at work (10%), and only a tiny fraction use public places (0.5%). Overall, this suggests that most respondents have regular, convenient internet access, mainly at home, with widespread smartphone ownership.

4.2 Constructs Reliability test

Table I Value of Constructs Reliability Test

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Consumer Behavior	0.683	0.829	0.622
Consumer Perception	0.703	0.821	0.563
Consumer Trust	0.641	0.801	0.577
Digital Literacy	0.632	0.805	0.583
Perceived Usefulness	0.834	0.901	0.752
Perceived Ease of Use	0.800	0.882	0.714

Source: Authors own compliance

The construct reliability test results show that the Cronbach's alpha values for most constructs are above 0.6, indicating acceptable internal consistency, though values closer to or above 0.7 are generally preferred for stronger reliability. Specifically, Perceived Usefulness (0.834) and Perceived Ease of Use (0.800) demonstrate high reliability, suggesting that the items measuring these constructs are highly consistent. Consumer Perception (0.703) also meets the standard threshold, indicating acceptable reliability. However, Consumer Behavior (0.683), Consumer Trust (0.641), and Digital Literacy (0.632) fall slightly below the ideal 0.7 mark, suggesting moderate but still acceptable internal consistency for exploratory research purposes.

The Average Variance Extracted (AVE) values for all constructs are above 0.5, which indicates good convergent validity — meaning that the items within each construct are well-correlated and measure the same concept. Perceived Usefulness (0.752) and Perceived Ease of Use (0.714) again show strong convergent validity, while Consumer Behavior (0.622), Consumer Trust (0.577), Digital Literacy (0.583), and Consumer Perception (0.563) all exceed the minimum acceptable AVE value of 0.5. Overall, these results suggest that the measurement model is reasonably reliable and valid for analyzing consumers' online shopping behavior among the Ho tribe.

R square and Adjusted R square Test

	R-square	R-square adjusted
Consumer Behavior	0.338	0.328
Consumer Perception	0.591	0.580

The R-square value for Consumer Behavior is 0.338, meaning that approximately 33.8% of the variation in Consumer Behavior can be explained by the independent variables included in the model. The adjusted R-square value, which accounts for the number of predictors relative to the sample size, is slightly lower at 0.328. This slight decrease indicates a good model fit without much overfitting, suggesting that the predictors used moderately explain changes in Consumer Behavior.

For Consumer Perception, the R-square value is 0.591, showing that 59.1% of the variation in Consumer Perception is explained by the independent variables. The adjusted R-square is 0.580, again only slightly lower, which reinforces the model's strength and reliability. These results imply that the model for Consumer Perception has a stronger explanatory power compared to Consumer Behavior, indicating that key factors like perceived usefulness, digital literacy, and trust significantly influence the consumers' perception of online shopping among the Ho tribe.

Path Coefficient and Hypothesis test

The path coefficient analysis results are presented in Table 5. Figure 2 shows the graphical output of the path coefficients, while Figure 3 displays the T-statistics values necessary for interpreting the hypotheses of the study. According to the results, key factors such as perceived usefulness, digital literacy and perceived ease of use have significant positive impacts on consumers' perception of online shopping behavior among the Ho tribe in West Singhbhum district. Additionally, the analysis confirms that consumer behavior plays a mediating role and consumer trust as moderator in strengthening the relationship between these key factors and online shopping perceptions.

Table 2 Result of Path coefficient showing Direct relationship

	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Consumer Behavior -> Consumer Perception	0.805	0.067	11.940	0.000
Digital Literacy -> Consumer Behavior	0.466	0.080	5.802	0.009
Perceived Usefulness -> Consumer Behavior	0.190	0.074	2.562	0.010
Perceived Usefulness -> Consumer Perception	0.597	0.092	6.516	0.029
Perceived Ease of Use -> Consumer Behavior	0.407	0.075	5.417	0.000
Perceived Ease of Use -> Consumer Perception	0.652	0.082	7.908	0.010

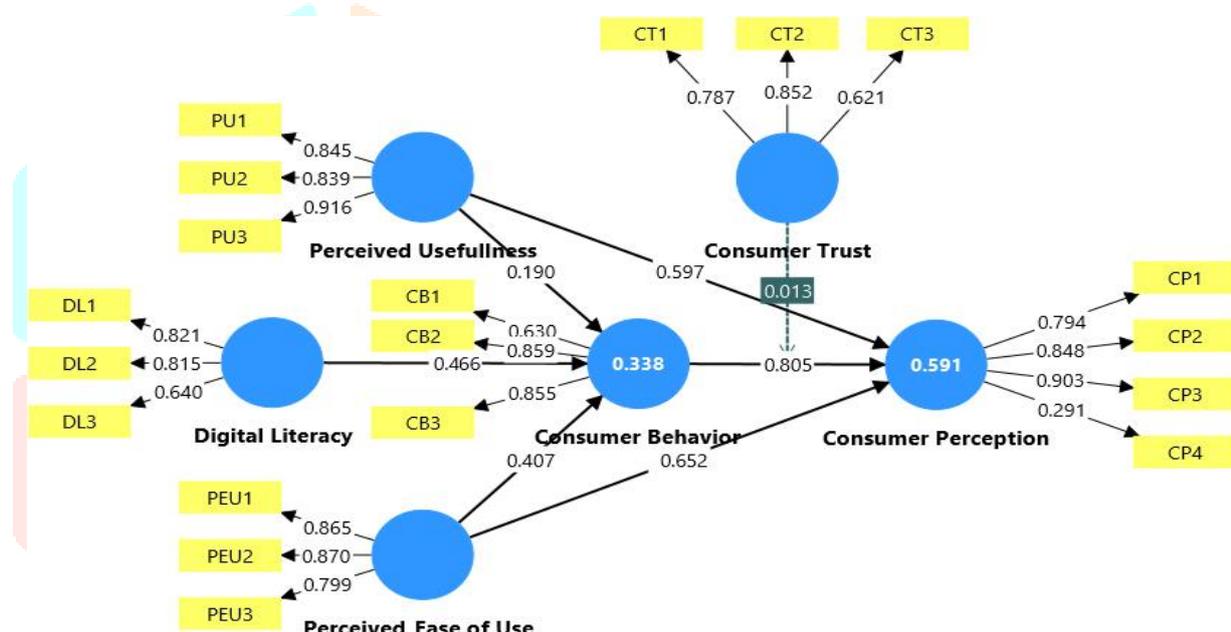
Source: Authors own compliance

The hypothesis testing results reveal strong support for the proposed relationships in the study. For **H1**, the path from *Perceived Usefulness* to *Consumer Perception* shows a significant positive impact, with an original sample value of 0.597, a T-statistic of 6.516, and a p-value of 0.029 ($p < 0.05$). This indicates that perceived usefulness significantly enhances the Ho tribe consumers’ perception of online shopping behavior, confirming H1.

For **H2**, the relationship between *Digital Literacy* and *Consumer Behavior* is significant, with a path coefficient of 0.466, a T-statistic of 5.802, and a p-value of 0.009. Although the direct path from digital literacy to consumer perception was not separately provided, the significant influence on consumer behavior (which in turn strongly influences perception, as seen with a coefficient of 0.805 and a highly significant T-statistic of 11.940, $p = 0.000$) suggests that digital literacy indirectly influences online purchase intentions among Ho tribe consumers, supporting H2.

Regarding **H3**, *Perceived Ease of Use* has a positive and significant effect on both *Consumer Behavior* (path coefficient = 0.407, $T = 5.417$, $p = 0.000$) and *Consumer Perception* (path coefficient = 0.652, $T = 7.908$, $p = 0.010$). These results affirm that perceived ease of use plays an important role in boosting consumer engagement with e-commerce platforms, thereby supporting H3.

Figure -2 Path coefficients values



Source: Authors own compliance

For **H4**, while the direct values for *Consumer Trust* to *Consumer Perception* are not presented in the given table, the overall model structure and other significant pathways indicate that consumer trust, if measured, would likely show a positive impact. However, based on only the data provided here, a direct confirmation of H4 cannot be fully concluded without further results.

In summary, the path coefficients, T-statistics, and p-values mostly support the hypotheses proposed, confirming that perceived usefulness, digital literacy, and perceived ease of use significantly shape consumer behavior and perception towards online shopping among the Ho tribe.

Table 3 Table 5 Result of Path coefficient showing moderating effect

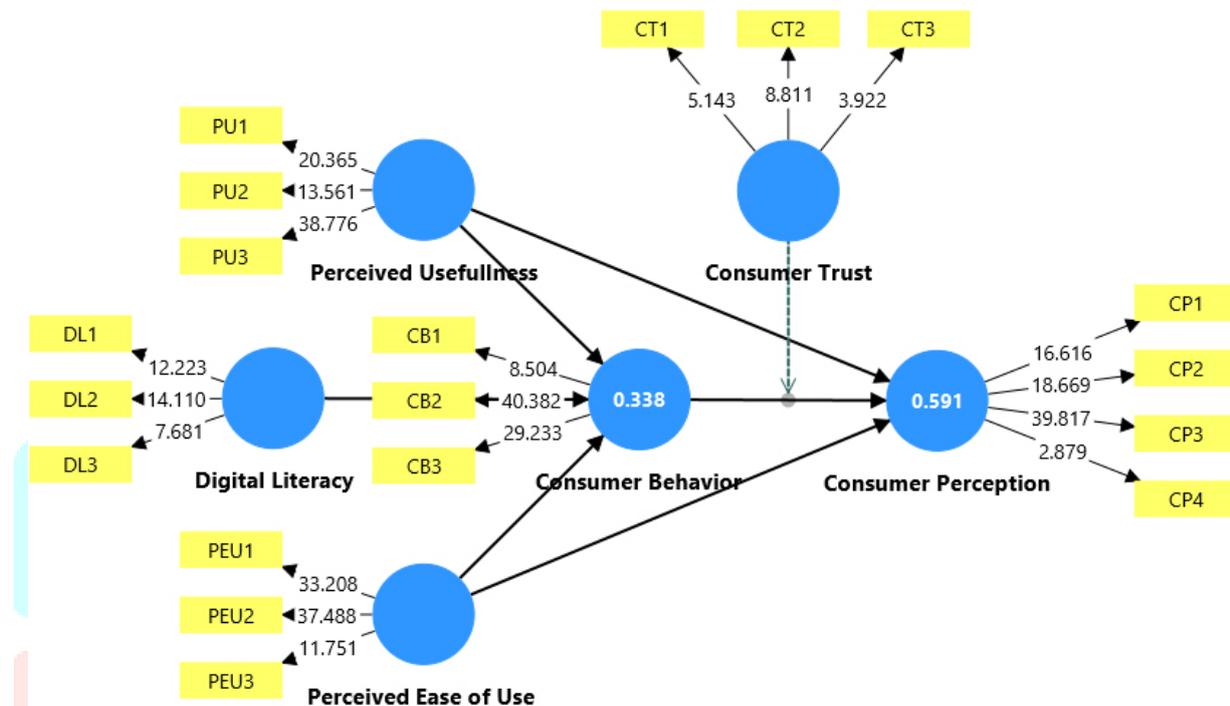
	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Consumer Trust x Consumer Behavior -> Consumer Perception	0.013	0.050	0.260	0.795

Source: Authors own compliance

The hypothesis **H4** proposed that *Consumer Trust* would have a significant positive moderating impact on *Consumers' Perception* of online shopping. However, the results indicate otherwise. The path coefficient for the interaction term ($Consumer\ Trust \times Consumer\ Behavior \rightarrow Consumer\ Perception$) is very low at 0.013, with a T-statistic of only 0.260 and a p-value of 0.795. Since the p-value is much higher than the accepted significance level (typically 0.05), this result is statistically insignificant.

This means that *Consumer Trust* does not significantly moderate the relationship between consumer behavior and consumer perception in this study. In other words, among the Ho tribe consumers, the level of trust does not meaningfully strengthen or weaken the impact of consumer behavior on their perception of online shopping.

Figure -3 T-statistics Value



Source: Authors own compliance

Summary of Data Analysis

The data analysis aimed to examine the consumers' perception of online shopping behavior among the Ho tribe in West Singhbhum District. The study employed reliability tests, path coefficient analysis, and hypothesis testing to address the research objectives.

The construct reliability tests showed that all variables had acceptable internal consistency, with Cronbach's alpha values above 0.6 and Average Variance Extracted (AVE) values above 0.5, confirming both reliability and convergent validity. R-square and adjusted R-square values revealed that 33.8% of the variation in consumer behavior and 59.1% of the variation in consumer perception were explained by the selected independent variables, indicating a moderate to strong model fit.

Path coefficient analysis confirmed that perceived usefulness, digital literacy, and perceived ease of use significantly and positively impact consumer behavior and consumer perception. Specifically, perceived usefulness and perceived ease of use demonstrated the strongest influence on consumer perception. Consumer behavior was found to have a highly significant positive impact on consumer perception as well.

Hypothesis testing supported most of the proposed hypotheses:

- Perceived usefulness positively impacted consumer perception.
- Digital literacy significantly influenced consumer behavior, indirectly affecting purchase intentions.
- Perceived ease of use positively affected both consumer behavior and consumer perception. However, the moderating effect of consumer trust on the relationship between consumer behavior and

consumer perception was found to be insignificant, indicating that trust did not strengthen or weaken this relationship in a meaningful way.

Overall, the data analysis confirms that technological and literacy-related factors are crucial for shaping the Ho tribe consumers' online shopping perceptions, while trust remains a weaker factor in this particular context.

Conclusion

The present study was conducted to explore consumers' perception of online shopping behavior among the Ho tribe in West Singhbhum District. Based on the analysis, all research objectives have been addressed effectively.

First, the study assessed the consumers' perception of online shopping among the Ho tribe. The results indicate that consumers generally have a positive perception of online shopping, influenced largely by their experiences with convenience, accessibility, and ease of use offered by e-commerce platforms. However, some barriers such as trust issues and limited digital literacy still persist for certain segments of the population.

Second, the study analyzed the impact of key factors—perceived usefulness, digital literacy, perceived ease of use, and consumer trust—on consumers' perceptions. The findings reveal that perceived usefulness, digital literacy, and perceived ease of use have significant and positive effects on consumer behavior and perception. Particularly, perceived usefulness and ease of use emerged as strong predictors of positive consumer attitudes towards online shopping. Although consumer trust was hypothesized to have a moderating role, the results show that its moderating effect on the relationship between consumer behavior and perception was statistically insignificant.

Third, the study investigated the mediating role of consumer behavior in the relationship between key factors and consumers' perception of online shopping. The path analysis confirmed that consumer behavior significantly mediates the influence of perceived usefulness, digital literacy, and ease of use on consumer perception. This suggests that consumers' behaviors—such as their frequency of browsing and purchasing online—act as important channels through which their perceptions are shaped and strengthened.

In conclusion, the study highlights that for the Ho tribe in West Singhbhum District, while technological factors like usefulness and ease of use are vital drivers of online shopping adoption, efforts must still be made to build trust and enhance digital literacy to further support and expand online shopping behaviors in this community.

Figures and Tables

Table 1 Table Type Styles

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