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A STUDY ON SMALL RETAIL BUSINESSES IN THE CUDDALORE DISTRICT OF TAMIL NADU'S ADOPTION OF DIGITAL MARKETING AND CONSUMER BEHAVIOUR WITHIN THESE ESTABLISHMENTS

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Abstract: The proliferation of digital platforms has fundamentally transformed the marketing landscape for small retail businesses necessitating a deeper understanding of consumer behaviour in digitally mediated shopping environments. This study investigates the adoption of digital marketing tools and their effect on consumer buying behaviour in the Cuddalore District of Tamil Nadu encompassing the towns of Cuddalore Chidambaram and Virudhachalam. A descriptive research design was employed and data were collected through a structured questionnaire administered to 150 respondents of whom 134 valid responses were received and analysed. Statistical tools including percentage analysis Pearson correlation one-way ANOVA independent samples t-test and Structural Equation Modelling (SEM) were applied to examine relationships among variables. Findings reveal that 65.85% of respondents are male the dominant age group is 21–30 years (40.08%) and electronic goods account for 82% of online purchases. Cash on delivery remains the most preferred payment mode (63.15%) despite the rapid growth of UPI and other digital payment platforms. Regional and occupational variations significantly influence digital marketing satisfaction and online shopping preferences. The study concludes that small retail businesses in the Cuddalore District can substantially improve customer reach and sales by deploying targeted video-led and platform-specific digital marketing strategies.

***Index Terms* -** consumer buying behaviour, cuddalore district, digital marketing adoption, online retail, payment platforms, small retail business.

INTRODUCTION

The global retail ecosystem has undergone a seismic transformation driven by the rapid diffusion of digital technologies. India, as one of the fastest-growing digital economies, presents a particularly compelling context for examining the nexus between digital marketing adoption and consumer behaviour. With over 900 million internet users projected by 2025 (TRAI, 2024) and a booming e-commerce market expected to reach USD 350 billion by 2030 (IBEF, 2025), digital marketing has ceased to be an option and has become a strategic imperative even for small retail businesses operating in Tier-II and Tier-III cities.

Small retail enterprises, which constitute over 90% of India's retail sector and contribute nearly 10% of GDP (Ministry of Commerce, 2023), have traditionally relied on word-of-mouth and physical store presence. However, post-pandemic economic realities, the Jan Dhan-Aadhaar-Mobile (JAM) trinity, and the widespread penetration of 4G/5G connectivity have accelerated the digital shift even in districts such as Cuddalore in Tamil Nadu. Platforms such as Instagram Shops, WhatsApp Business, Meesho, Jiomart, and Google My Business now provide affordable digital storefronts accessible to micro-retailers.
Despite the growing trend of digital marketing, there's limited research on how small retail businesses in Tier-II districts use it and how it affects consumer behaviour. Most studies focus on metropolitan areas, leaving a gap in understanding consumer attitudes, platform preferences, payment habits, and satisfaction with digital marketing formats among semi-urban consumers. This study fills that gap by surveying 134 valid respondents in Cuddalore, Chidambaram, and Virudhachalam, providing localised insights for digital marketing strategy for small retailers.

REVIEW OF LITERATURE

Digital Marketing: Evolution and Theoretical Foundations

Digital marketing encompasses all marketing activities conducted through digital channels including search engines social media email websites and mobile applications (Chaffey & Ellis-Chadwick, 2022). Grounded in the Technology Acceptance Model (TAM) proposed by Davis (1989) consumer adoption of digital marketing is explained by perceived usefulness and perceived ease of use constructs that remain relevant in contemporary studies of online shopping behaviour (Venkatesh et al., 2022). The Stimulus-Organism-Response (S-O-R) framework further provides a robust lens through which digital stimuli such as advertisements and promotions trigger internal states including attitude and trust that lead to purchase responses (Cheung et al., 2021).

Kannan and Li (2017) positioned digital marketing at the intersection of marketing strategy consumer behaviour and information technology arguing that its effectiveness depends on the quality of data-driven personalisation. More recently Lemon and Verhoef (2022) integrated digital touchpoints into the customer journey framework demonstrating that consistent cross-channel experiences significantly enhance purchase intention and brand loyalty.

Digital Marketing and Small Retail Businesses (2021–2026)

The COVID-19 pandemic acted as a catalyst for digital adoption among small retail businesses globally. Srinivasan et al. (2021) found that Indian small retailers who rapidly adopted social media marketing during the pandemic reported a 34% increase in customer retention compared to non-adopters. Similarly Mehta et al. (2022) demonstrated that WhatsApp Business adoption by kirana stores in Tamil Nadu resulted in measurable improvements in order frequency and customer communication efficiency.

Bala and Verma (2021) conducted a comprehensive review of digital marketing strategies for small and medium-sized enterprises (SMEs) in India concluding that content marketing influencer collaborations and local search engine optimisation are the most cost-effective tools for businesses with limited budgets. Their study emphasised that small retailers in Tier-II and Tier-III cities face unique challenges including low digital literacy among consumers inconsistent internet connectivity and low trust in digital payment systems.

Gupta and Sharma (2022) examined the role of social commerce the integration of social media and e-commerce in transforming consumer buying behaviour in semi-urban India. Their study of 320 respondents across Tamil Nadu and Karnataka found that social commerce platforms (Instagram Facebook Marketplace) significantly reduced perceived purchase risk and increased impulse buying tendencies. These findings are particularly relevant to the Cuddalore context where social media penetration is growing rapidly.

Kaur et al. (2023) investigated the moderating role of consumer trust on the relationship between digital marketing exposure and purchase intention among semi-urban Indian consumers. Their structural equation model revealed that trust fully mediates the effect of social media advertising on purchase intention underscoring the importance of credibility signals such as customer reviews verified seller badges and secure payment options.

A pan-India study by Reddy and Naik (2023) on e-commerce platform preferences found that 67% of Tier-II city consumers preferred hybrid shopping models combining online browsing with offline purchase or online purchase with in-store returns. This hybrid preference has significant implications for small retailers in districts such as Cuddalore who can leverage both physical and digital presence.

Online Platforms and the Digital Marketplace

The Indian e-commerce landscape is dominated by Amazon India, Flipkart, Meesho, JioMart and Myntra, collectively accounting for over 85% of organised online retail revenue in 2024 (RedSeer, 2024). However, a significant shift is occurring towards social commerce and quick-commerce platforms. Blinkit, Zepto and Swiggy Instamart have expanded beyond metropolitan areas, reaching districts such as Cuddalore with 10-30 minute delivery promises. Meesho, with its reseller model, has been particularly transformative for women entrepreneurs and small retailers in semi-urban Tamil Nadu, recording over 140 million transacting users in 2024 (Meesho Annual Report, 2024).

WhatsApp Business has emerged as a pivotal platform for small retailers, with over 500 million active users in India by 2025 (Meta India Report, 2025). Its catalogue feature, payment integration and broadcast messaging capabilities enable even micro-retailers without formal websites to conduct digital commerce. Google My Business, with its free local search optimisation, has been shown to increase footfall for small retailers by 28% in Tier-II cities (Google India SMB Report, 2023).

Instagram Shops and Facebook Marketplace have democratised visual commerce for small retailers. Sharma and Tiwari (2024) found that small apparel and electronics retailers using Instagram Shopping ads in Tamil Nadu reported a 42% lower cost-per-acquisition compared to traditional Google search ads, attributing this to the platform’s superior visual engagement and audience targeting capabilities.

Digital Payment Platforms and Consumer Preference

India’s digital payment ecosystem has experienced exponential growth, with Unified Payments Interface (UPI) recording 131 billion transactions valued at ₹199.9 trillion in the financial year 2024–25 (NPCI, 2025). Despite this, cash on delivery (COD) remains the dominant payment mode for online retail purchases in Tier-II and Tier-III cities, accounting for approximately 55–65% of orders (Razorpay State of Payments Report, 2024). This paradox is explained by trust deficits in online transactions, concerns about non-delivery and product quality among first-generation digital shoppers (Jain & Gupta, 2023).

PhonePe leads the UPI market with a 47.8% transaction share, followed by Google Pay (37.2%) and Paytm (8.9%) as of March 2025 (NPCI, 2025). Buy Now Pay Later (BNPL) services such as Simpl, LazyPay and Flipkart Pay Later are gaining traction among younger consumers aged 18–30 years, with BNPL transactions growing at a compound annual growth rate of 68% between 2022 and 2025 (PwC India, 2024). For small retailers, integrating multiple payment options including UPI, COD and BNPL is increasingly critical to reducing cart abandonment and maximising conversion rates.

Consumer Buying Behaviour in the Digital Context

Zhang et al. (2021) identified perceived value, social influence and hedonic motivation as the primary antecedents of digital shopping frequency among young consumers in emerging markets. Their multi-country study, which included India, found that hedonic motivation (entertainment and excitement) was the strongest predictor of impulse buying on social commerce platforms.

Verma and Sinha (2022) examined the role of digital marketing content format – video, image and text – on consumer engagement and purchase intention in the Indian context. Video content emerged as the most effective format, generating 3.2 times higher engagement and 2.7 times higher purchase intent compared to static image advertisements. Short-form video formats (Instagram Reels and YouTube Shorts) were found to be particularly effective for product discovery among 18–30-year-old consumers.

Patel et al. (2023) conducted a longitudinal study tracking 450 small retail consumers across Tamil Nadu between 2021 and 2023. They found that digital marketing exposure increased cross-category purchasing (buying from categories beyond the initially intended category) by 38%. Electronic goods, clothing and personal care emerged as the top three cross-purchase categories, consistent with the current study's focus on electronic goods as the dominant purchase category.

Krishnamurthy and Venkataraman (2024) explored the effectiveness of geo-targeted digital advertising in Cuddalore and Villupuram districts. They found that hyper-local campaigns using regional language (Tamil) content achieved 2.4 times higher click-through rates compared to English-language advertisements. This finding underscores the importance of linguistic and cultural localisation in digital marketing strategies for Tier-II district consumers.

SIGNIFICANCE OF THE STUDY

This study makes several unique contributions to digital marketing and retail management research. First, it provides district-level empirical evidence from a Tier-II Indian geography (Cuddalore District) that is rarely studied, unlike metropolitan markets. Second, it integrates SEM with traditional statistical tools to provide a more nuanced understanding of the causal pathways through which digital marketing influences consumer behaviour. Third, it offers actionable platform-specific insights for small retail businesses in similar Tier-II districts across South India, covering e-commerce platforms (Amazon, Meesho, Flipkart), social commerce (Instagram, WhatsApp Business), and digital payment systems (UPI, COD, BNPL).

NEED FOR THE STUDY

Indian retail is rapidly digitising, but small businesses in Tier-II and Tier-III cities lack research, technology support, and policy guidance. The Cuddalore District, a microcosm of semi-urban India, shows accelerating digital marketing adoption but poor understanding. This study addresses the urgent need to understand effective digital marketing tools, preferred platforms, trusted payment modes, and satisfaction levels, providing a practical roadmap for small retailers in similar areas to harness the digital economy effectively.

OBJECTIVES OF THE STUDY

- To study and analyse the adoption and effect of digital marketing on consumer buying behaviour in small retail businesses across Cuddalore, Chidambaram, and Virudhachalam.
- To examine consumer preferences for digital marketing platforms and online shopping channels in Cuddalore District.
- To analyse digital payment platform preferences and their influence on purchase behaviour.
- To assess consumer satisfaction levels with various digital advertising formats (video, banner, blog, social media).
- To identify significant differences in digital marketing adoption across demographic and geographic segments.
- To compare the effectiveness of digital marketing versus traditional marketing from the consumer perspective.
- To develop platform-specific and demographically targeted digital marketing recommendations for small retail businesses.

SCOPE OF THE STUDY

The study focuses on online consumers in Cuddalore District, Tamil Nadu, exploring e-commerce, social commerce, digital payments, and advertising. Findings are relevant to small retail businesses in similar Tier-II districts.

LIMITATIONS OF THE STUDY

- The study is geographically restricted to three urban centres in Cuddalore District and may not fully represent rural consumer behaviour within the district.
- Of the 150 questionnaires distributed, only 134 valid responses were received, resulting in a 10.67% attrition rate.

- The cross-sectional design captures a snapshot of consumer behaviour and cannot track longitudinal changes in digital marketing adoption.
- Respondent self-reporting may be subject to social desirability bias, particularly regarding digital payment and online shopping habits.
- Rapidly evolving platform ecosystems (new apps, payment features) may render some platform-specific findings dated within a short period.

RESEARCH METHODOLOGY

Research Design: Descriptive research design was adopted to examine digital marketing adoption patterns and consumer behaviour.
Geographic Coverage: Cuddalore District, Tamil Nadu — encompassing Cuddalore, Chidambaram, and Virudhachalam.
Sampling Technique: Purposive convenience sampling targeting online consumers with prior digital shopping experience.
Sample Size: 150 questionnaires distributed; 134 valid responses received and analysed (response rate: 89.33%).
Period of Study: January 2026 – March 2026 (three months).
Data Collection: Structured questionnaire with multiple-choice, Likert-scale (1–5), and platform-preference items. Administered in person and via Google Forms.
Analytical Tools: Percentage analysis, Pearson correlation, one-way ANOVA, independent samples t-test, and Structural Equation Modelling (SEM) using AMOS 26.

HYPOTHESES

H_1: There is a significant difference between geographical location (town) and willingness to purchase products of local shops on online platforms.
H_2: There is a significant relationship between digital marketing audience reach and customer satisfaction with targeted promotion.
H_3: There is a significant difference in digital marketing satisfaction across geographical regions within Cuddalore District.
H_4: There is a significant difference between e-commerce shopping preference over offline shopping and occupational category.
H_5: There is no significant difference in digital marketing satisfaction between salaried and non-salaried occupational groups.
H_6: There is no significant difference between digital marketing satisfaction levels and perceived benefit of digital marketing for online shopping.
H_7: SEM path analysis will confirm that digital marketing exposure (platform type, ad format) significantly predicts consumer purchase intention.

DATA ANALYSIS AND INTERPRETATION

DEMOGRAPHIC PROFILE OF RESPONDENTS

Variable / Category	No. of Respondents	Percentage (%)
GENDER		
Male	88	65.67%
Female	46	34.33%
AGE GROUP		
Below 20 Years	15	11.19%
21–30 Years (majority)	54	40.30%
31–40 Years	38	28.36%
41–50 Years	19	14.18%
Above 50 Years	8	5.97%
QUALIFICATION		
School Level (1 - 12)	18	13.43%
Diploma	22	16.42%
Undergraduate	39	29.10%
Postgraduate (majority)	41	30.60%
Others	14	10.45%

ANNUAL INCOME		
Under ₹1 lakh	24	17.91%
1–3 lakhs	28	20.90%
₹3–4 lakhs (majority)	36	26.87%
4–5 lakhs	27	20.15%
Above ₹5 lakhs	19	14.18%
OCCUPATION		
Student (majority)	39	29.10%
Employee	31	23.13%
Business	26	19.40%
Self-Employed	20	14.93%
Government Employee	12	8.96%
Others	6	4.48%

Table 1: Demographic Profile of Respondents (N = 134)

The demographic profile indicates that 65.67% of respondents are male and 34.33% female. The 21–30 age cohort is the largest (40.30%), consistent with the digitally native generation that constitutes the primary consumer base for online retail. Postgraduates form the largest qualification group (30.60%), reflecting the relatively educated consumer base in Cuddalore's urban centres. The majority earn ₹3–4 lakhs annually (26.87%), positioned at the aspiring middle-income level most targeted by affordable e-commerce platforms such as Meesho and Flipkart. Students constitute the largest occupational group (29.10%), underscoring the role of youth in driving digital commerce adoption in Tier-II districts.

ONLINE PLATFORM AND DIGITAL PAYMENT PREFERENCES

Platform / Payment Category	No. of Respondents	Percentage (%)
ONLINE PLATFORM PREFERENCE		
Amazon India	89	66.42%
Flipkart	82	61.19%
Meesho	74	55.22%
WhatsApp Business / Local Shops	61	45.52%
Instagram / Facebook Shops	48	35.82%
JioMart	39	29.10%
Myntra	35	26.12%
DIGITAL PAYMENT PREFERENCE		
Cash on Delivery (majority)	85	63.43%
UPI (PhonePe / GPay / Paytm)	79	58.96%
Debit Card	48	35.82%
Credit Card	22	16.42%
BNPL (LazyPay / Simpl / Pay Later)	18	13.43%
Net Banking	12	8.96%

Table 2: Online Platform and Digital Payment Preferences (Multiple Response, N = 134)

Amazon India leads platform preference at 66.42%, followed closely by Flipkart at 61.19% and Meesho at 55.22%. Meesho's strong penetration reflects the platform's value-for-money positioning and reseller model which appeals to income-conscious Tier-II consumers. WhatsApp Business and local shop channels command a significant 45.52% preference confirming that conversational commerce and trust-based relationships remain important in small retail markets. Instagram and Facebook Shops are gaining traction particularly among younger consumers for fashion and lifestyle products.

Regarding payment, Cash on Delivery dominates at 63.43% consistent with the national Tier-II pattern documented by Razorpay (2024). UPI adoption is substantial at 58.96% indicating that digital payment literacy is growing even while trust in online transactions remains conditional. BNPL services represent an emerging segment among younger consumers aligned with the broader 68% CAGR growth documented nationally (PwC India, 2024).

ONLINE SHOPPING BEHAVIOUR

Behavioural Variable	Respondents	Percentage (%)
DAILY INTERNET USAGE		
Less than 1 hour	8	5.97%
1–2 hours	24	17.91%
2–3 hours (majority)	49	36.57%
3–4 hours	29	21.64%
More than 4 hours	24	17.91%
SHOPPING TRIGGER		
Product Popularity (majority)	63	47.01%
Online Offers / Discounts	54	40.30%
Social Media Advertisements	48	35.82%
Influencer Recommendations	31	23.13%
TV Advertisements	22	16.42%
TOP PRODUCT CATEGORY		
Electronic Goods (majority)	110	82.09%
Clothing & Apparel	72	53.73%
Food & Groceries	58	43.28%
Personal Care & Beauty	44	32.84%
Home Furnishings	21	15.67%
PLATFORM USAGE		
Social Media for Product Discovery	91	67.91%
Search Engine (Google) for Research	84	62.69%
E-Commerce App Directly	76	56.72%
WhatsApp for Local Shop Orders	61	45.52%

Table 3: Online Shopping Behaviour of Respondents (Multiple Response, N = 134)

Internet usage for two to three hours daily is the most prevalent (36.57%), with 21.64% using it for three to four hours. This indicates that Cuddalore District consumers are moderately to highly digitally engaged. Product popularity remains the primary shopping trigger (47.01%), followed by online offers (40.30%) and social media advertisements (35.82%). The growing influence of social media ads as a purchase trigger (35.82%) and influencer recommendations (23.13%) signals the increasing importance of social commerce in the district.

Electronic goods command a commanding 82.09% of online purchases the highest category by a significant margin. This is driven by better price comparison warranty assurance and a wider selection on platforms such as Amazon and Flipkart compared to local stores. Social media is the dominant platform for product discovery (67.91%), followed by Google Search (62.69%). This confirms that small retailers must invest in both SEO and social media marketing to capture consumer attention across the discovery journey.

DIGITAL MARKETING SATISFACTION ANALYSIS

Satisfaction Dimension	Dominant Category	Percentage (%)
Overall Digital Marketing Satisfaction	Highly Satisfied	34.33%
Cost Satisfaction (Online vs Offline)	Satisfied	31.34%
Targeted Promotion Satisfaction	Satisfied	29.85%
Banner & Picture Advertising	Neutral / Satisfied	28.36%
Video Advertising Satisfaction	Highly Satisfied	35.07%
Blog / Content Advertising	Satisfied	33.58%
Social Media Ad Satisfaction	Highly Satisfied	36.57%
Digital Marketing Beneficial (Yes)	—	56.72%
Overall Benefit Rating 5 (Very High)	—	41.79%

Table 4: Digital Marketing Satisfaction Levels (N = 134)

Social media ads lead with 36.57% high satisfaction, followed by video ads (35.07%) and digital marketing overall (34.33%). This aligns with Verma and Sinha (2022), who found video content drives over three times more engagement than static formats. Most respondents (56.72%) see digital marketing as beneficial for online shopping, and 41.79% rate it as highly beneficial. Blog and content ads also perform well (33.58%), appealing to Cuddalore's postgraduate-heavy consumer base.

STATISTICAL TEST RESULTS

Test	Variables	p-value	Decision
Correlation	Location ↔ Buy Local Products Online	0.012	H_1 Supported
Correlation	DM Reach ↔ Targeted Promotion Satisfaction	0.021	H_2 Supported
Correlation	Location ↔ Blog Ad Satisfaction	0.034	H_2 Supported
ANOVA	DM Satisfaction ↔ Geographic Region (Town)	0.041	H_3 Supported
ANOVA	E-Commerce Preference ↔ Occupation	0.026	H_4 Supported
T-Test	DM Satisfaction ↔ Occupational Group	0.218	H_5 Not Supported
T-Test	DM Satisfaction ↔ Perceived Benefit	0.274	H_6 Not Supported
SEM	DM Exposure → Purchase Intention (β = 0.63)	0.001	H_7 Supported

Table 5: Summary of Statistical Test Results (N = 134; α = 0.05)

Correlation analysis confirms a significant positive association between geographical town location and willingness to purchase local shop products online ($p = 0.012$). This suggests that consumers in Chidambaram and Virudhachalam have different platform adoption trajectories compared to Cuddalore town. A significant inverse correlation between perceived digital marketing reach and targeted promotion satisfaction ($p = 0.021$) indicates that mass-reach campaigns are perceived as less personalised reinforcing the value of precision targeting for small retailers.

ANOVA results confirm that digital marketing satisfaction differs significantly across the three towns ($p = 0.041$) and that e-commerce preference over offline shopping varies by occupational category ($p = 0.026$). Business owners and self-employed respondents show higher e-commerce adoption. T-tests reveal no significant difference in overall satisfaction across salaried versus non-salaried groups ($p = 0.218$) nor between satisfaction and perceived benefit ($p = 0.274$). This indicates that positive digital marketing experiences are consistent regardless of income source.
SEM path analysis confirms that digital marketing exposure – operationalised through platform type, ad format exposure and frequency – significantly predicts purchase intention ($\beta = 0.63$, $p < 0.001$). This explains approximately 39.7% of variance in purchase intention. This finding, robust to demographic controls, provides strong empirical validation for digital marketing investment by small retail businesses in Cuddalore District (H_7 supported). This is consistent with Kaur et al. (2023) and Verma and Sinha (2022).

FINDINGS OF THE STUDY

- 65.67% of respondents are male and 34.33% female; the 21–30 age cohort is dominant (40.30%).
- Postgraduates form the largest qualification group (30.60%), and ₹3–4 lakhs annual income is the most common band (26.87%).
- Students constitute the largest occupational group (29.10%), confirming youth-led digital commerce adoption.
- 36.57% of respondents use the internet for 2–3 hours daily; 21.64% for 3–4 hours, indicating robust digital engagement.
- Product popularity (47.01%) is the primary shopping trigger, followed by online offers (40.30%) and social media ads (35.82%).
- Amazon India (66.42%), Flipkart (61.19%), and Meesho (55.22%) are the top e-commerce platforms; WhatsApp Business / local shop channels (45.52%) demonstrate the strength of conversational commerce.
- Electronic goods dominate online purchases at 82.09%, followed by clothing (53.73%) and groceries (43.28%).
- Social media (67.91%) is the primary channel for product discovery, ahead of Google Search (62.69%).
- Cash on delivery remains the dominant payment mode (63.43%); UPI adoption is substantial (58.96%), and BNPL is emerging (13.43%).

- Social media advertising generates the highest satisfaction (36.57% highly satisfied), followed by video advertising (35.07%).
- 56.72% of respondents confirm digital marketing is beneficial to their online shopping; 41.79% rate its benefit at the maximum level.
- Geographical region and occupational category significantly influence digital marketing satisfaction and e-commerce preferences (ANOVA, $p < 0.05$).
- SEM analysis confirms digital marketing exposure as a significant predictor of purchase intention ($\beta = 0.63$, $p < 0.001$).

SUGGESTIONS AND RECOMMENDATIONS

- Small retailers in Cuddalore District should prioritise WhatsApp Business and Instagram Shops as cost-effective digital storefronts, given their high adoption rates and trust-based engagement among local consumers.
- Social media advertising (Instagram Reels, Facebook video ads) should be the primary paid marketing channel, as video formats generate the highest satisfaction and purchase intent. Regional language (Tamil) content should be integrated to maximise reach and click-through rates (Krishnamurthy & Venkataraman, 2024).
- Cash on delivery must be retained as a standard payment option while simultaneously promoting UPI incentives (cashback, discounts) to gradually shift consumers toward digital payments, reducing COD-related logistical costs.
- BNPL integration (Simpl, LazyPay) should be explored for retailers selling electronics and higher-value items, targeting the 21–30 age segment which shows highest BNPL receptivity.
- Google My Business optimisation is strongly recommended as a zero-cost digital presence tool, given that 62.69% of consumers use search engines for product research.
- Region-specific campaigns should be designed for Chidambaram and Virudhachalam, which show different digital adoption profiles compared to Cuddalore town (ANOVA H_3, $p = 0.041$).
- Small retailers should consider Meesho's reseller network as a distribution and marketing channel, leveraging its strong penetration (55.22%) among middle-income consumers.
- Investment in blog and content marketing (Tamil-language product guides, how-to videos) can build organic search presence and educational engagement, particularly effective for the district's postgraduate-dominant consumer base.

CONCLUSION

This study provides robust empirical evidence that digital marketing adoption is advancing rapidly among consumers in Cuddalore District, Tamil Nadu, even as significant behavioural nuances — including strong cash-on-delivery preference, regional variation in platform adoption, and youth-led purchase patterns — distinguish this market from metropolitan norms. SEM analysis confirms that digital marketing exposure is a significant predictor of purchase intention ($\beta = 0.63$), validating the strategic importance of digital investment for small retail businesses in Tier-II geographies.

The dominance of social media advertising satisfaction, the emergence of WhatsApp Business as a commerce channel, and Meesho's strong penetration collectively indicate that small retailers in Cuddalore District need not rely on large advertising budgets to achieve meaningful digital reach. Platform-specific strategies — leveraging social commerce, conversational commerce, and regional language content — offer the most cost-effective pathways to customer acquisition and retention. Future research should conduct longitudinal studies tracking digital marketing ROI for specific small retail categories in the district, and investigate the moderating role of consumer digital literacy on platform adoption and satisfaction.

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