

FACTORS INFLUENCING ONLINE PURCHASE BEHAVIOUR OF RURAL CONSUMERS

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ABSTRACT

Despite the extensive transformation of global retail through e-commerce, its influence on rural customers has been relatively minimal (Pratiwi et al., 2025; Sanketh, 2024). This study investigates the online purchasing behaviour of rural customers in the Thiruvallur area to elucidate the factors influencing their online purchasing decisions (Kumar & Gupta, 2022). The primary emphasis of the study is on trust, security, and loyalty in internet buying among rural consumers (Choudhury & Kar, 2021; Singh et al., 2020). Primary data were collected through a structured questionnaire, and the responses were analysed using percentage analysis, exploratory factor analysis and one way ANOVA via SPSS v25 to identify and mitigate the factors affecting consumer behaviour (Hair et al., 2019). The results indicate that the technological characteristics of internet platforms do not substantially influence rural buying behaviour; instead, trust and confidence in online shopping significantly vary based on prior experiences (Rana & Dwivedi, 2020). The findings reveal that "Convenience and Accessibility", "Trust and Security Issues", "Preferred Payment Method", "High Shipping Costs and Delayed Deliveries" and "Digital Literacy" are the factors that influence the rural consumer online purchase behaviour. Significant influence of age, occupation, education and monthly income on purchase behaviour about online shopping are observed.

Keywords: *Online shopping, Rural consumers, Purchase behaviour, Thiruvallur district, E-commerce adoption, Trust, Security*

INTRODUCTION

E-commerce has transformed consumer purchasing patterns through enhanced convenience, diverse product offerings, and competitive pricing strategies. The adoption of online shopping in India has increased significantly, especially in urban areas, due to technological advancements and changes in lifestyle. Rural consumers exhibit caution primarily due to infrastructural and behavioural barriers, including limited internet connectivity, low trust, and insufficient awareness of the return and refund policies (Patnaik, 2020). Rural India comprises approximately two-thirds of the population, presenting significant potential for e-commerce expansion. Rural areas are progressively integrating into the digital economy due to rising smartphone penetration and government-led digital inclusion initiatives. However, the purchasing patterns and preferences of rural consumers differ from those of urban consumers, highlighting the need for focused research on rural online shopping behaviours (Singh, Viji, & Pardesi, 2020).

ONLINE PURCHASE BEHAVIOUR

Online purchase behaviour refers to the decision-making process individuals undergo when acquiring goods or services via digital platforms. Consumers evaluate functional aspects, such as convenience, price, time efficiency, and product range, alongside psychological factors, including trust, satisfaction, and confidence, during online purchasing decisions (Bianchi & Andrews, 2012). The global growth of e-commerce is attributed to enhanced internet accessibility and evolving lifestyles. In India, the adoption of technology has been accelerated by affordable smartphones, innovations in digital payments, and effective marketing campaigns (Murali, 2024). Consumer adoption, however, differs across demographic factors, including age, income, and education.

RURAL CONSUMERS AND E-COMMERCE

Rural consumers constitute a significant portion of the Indian economy, characterised by unique consumption behaviours and cultural factors. Purchase decisions are often shaped by word-of-mouth communication, family viewpoints, and peer experiences (Patnaik, 2020; Singh, Viji, & Pardesi, 2020). Rural consumers demonstrate greater caution compared to their urban counterparts in online shopping, primarily due to concerns about product quality, return policies, and transaction security (Choudhury & Kar, 2021). Rural regions are experiencing a steady rise in online shopping, especially in categories including clothing, household goods, electronics, and groceries (Rana & Dwivedi, 2020). The increase in smartphone usage, government initiatives to improve digital literacy, and proactive marketing strategies by e-commerce companies are contributing to the diminishing rural-urban disparities (Kumar & Gupta, 2022). Challenges remain, such as inadequate internet infrastructure, delayed deliveries, a preference for cash-on-delivery, and insufficient personal customer support. The potential for e-commerce in rural markets is significant, especially if businesses can build trust, ensure timely delivery, and engage with consumers in local languages (Pratiwi et al., 2025; Singh et al., 2020).

Online Purchase Behaviour of Rural Consumers

Online purchase behaviour refers to the decision-making process that individuals experience when obtaining goods or services via digital platforms. The behaviour of rural consumers is shaped by functional and psychological factors, such as convenience, product reliability, price sensitivity, and trust in the seller (Bianchi & Andrews, 2012). In contrast to urban consumers, rural buyers frequently depend on external validations, such as peer recommendations or word-of-mouth, prior to engaging in online purchases. (Patnaik, P,2020).

Factors Influencing online purchase Behaviour

Various factors influence the online purchasing behaviour of rural consumers:

- **Convenience and Accessibility:** The ability to shop from home is attractive, particularly when physical markets are distant.
- **Trust and security** issues, including concerns regarding payment safety, fraudulent sellers, and product authenticity, continue to pose significant barriers (Shivendra Kumar Singh & Lalhall, 2017).
- **Preferred Payment Method:** Cash-on-delivery is popular due to scepticism regarding digital payment systems.
- **High shipping** costs and delayed deliveries hinder adoption in delivery and logistics.
- **Digital literacy** is essential, as insufficient knowledge of online platforms limits the frequency of purchases.

Role of Demographics

Age, income, and education are some of the demographic factors that have a big impact on rural residents' internet buying habits. Due to their increased exposure to technology, younger customers (18–30 years old) are more inclined to embrace e-commerce, while elderly consumers are still apprehensive (Murali, 2024). Another factor is gender, as more and more women are engaged in categories including grocery, apparel, and household goods.

Rural-Urban Divide in Online Shopping

Rural consumers exhibit a more cautious approach to purchasing than urban consumers. Urban buyers emphasise convenience and variety, whereas rural consumers prioritise affordability, reliability, and social validation (Santhosh & Basavarajappa, 2022). The lack of personalised customer support and challenges in the return process exacerbate this disparity.

Emerging Trends

Rural online shopping is experiencing growth despite existing challenges. Affordable smartphones, regional-language applications, and digital payment initiatives are driving growth (Patnaik, 2020; Rana & Dwivedi, 2020). Platforms such as Meesho, aimed at value-conscious consumers, are increasingly popular in rural regions (Singh, Viji, & Pardesi, 2020). Trust-building measures, including transparent return policies and enhanced last-mile delivery, may facilitate increased adoption over time (Choudhury & Kar, 2021).

REVIEW OF LITERATURE

Arumugam, T., Hameed, S. S., & Sanjeev, M. A. (2025), examined the online purchase intentions of rural buyers through logistic regression modelling. The researchers identified convenience, price sensitivity, smartphone accessibility, and perceived product reliability as significant predictors of online purchasing behaviour in rural areas. Data from 150 respondents indicated that platforms providing cash-on-delivery options and regional-language applications exhibit greater adoption rates. The research findings indicate that marketing strategies adapted to local cultural contexts, along with digital literacy initiatives, can substantially improve rural consumers' trust and propensity to engage in online purchasing. **Gupta, S. K., & Kumar, S. (2025)**, analysed rural consumer behaviour regarding durable products in the Gorakhpur division. The study employed survey-based research to examine the impact of demographic factors, including age, income, and education, on online purchasing habits. The findings revealed that affordability, payment convenience, and seller reliability were the main determinants influencing online purchasing decisions. Young adults and middle-income groups demonstrated increased frequency of online purchases, whereas elderly consumers exhibited caution attributable to security concerns. This study draws attention to the need for trust-building measures and enhancements in last-mile delivery to promote rural adoption of e-commerce platforms. **Sardar, S., Swarnkar, M., Paul, A., & Das, T. B. (2025)** explored rural consumer confidence in online shopping throughout India. The study utilised structured questionnaires to evaluate trust, security perceptions, and satisfaction levels among rural consumers. The findings indicated that transparent return policies, ease of digital payments, and word-of-mouth recommendations significantly impacted the adoption of online shopping in rural areas. The research indicated that platforms such as Meesho and Flipkart, which cater to value-orientated consumers and provide localised support, are favoured. Policy initiatives that enhance digital literacy and awareness positively influence rural consumer confidence and lead to an increase in online transaction volumes. **Murali, R. (2024)**, presents a study on consumer behaviour regarding online shopping. The paper elucidates various factors influencing consumer buying behaviour in this context, utilising a straightforward questionnaire to assess demographic profiles, preferences, reasons for online purchases, and overall experiences. This paper presents findings indicating a strong correlation between young adults' preference for online shopping and various online purchasing platforms. **Santhosh V and Basavarajappa B (2022)** assert that online purchasing has become a crucial and indispensable aspect of the twenty-first century. The most appropriate method for acquiring goods in this context is online shopping. It converts all types of retail stores into electronic formats. Many entrepreneurs simultaneously focus on using online platforms to reduce market costs, resulting in lower product prices and maintaining competitiveness among other market players. Businesses use the internet to broadcast new product launches and gather consumer feedback. Customers have the opportunity to compare price, quality, quantity, and features of products across various online platforms. According to **Patnaik (2020)**, a study of the changing patterns of rural buying behaviour is feasible due to the significant growth of both traditional and e-marketing in the rural market. In recent decades, a significant shift in rural marketing towards online shopping has been observed in overall sales. The introduction of devices such as tablets and iPhones significantly influences media. It establishes a new standard of living for rural consumers. This research paper aims to analyse the buying habits of rural consumers and their purchasing power. The findings can be utilised by marketers to address the needs of new free rural marketing initiatives. **Singh, A., Viji, T. S., & Pardesi, A. (2020)** An empirical study was conducted on the factors influencing the online shopping behaviours of Indian consumers, revealing a persistent gap between rural and urban consumers. The study of factors influencing buying behaviour in relation to living standards in both rural and urban contexts is warranted. This study proposes a strategy for companies to manage customer relations to their advantage. Segmenting online shopping according to the tastes and preferences of rural and urban consumers will facilitate a more detailed study of these consumer groups. **Pathan (2019)** investigated rural consumers' behaviour regarding online shopping in the Vadodara district, revealing that adoption is constrained by inadequate infrastructure and a lack of trust in online platforms. The research indicated that rural consumers exhibit reluctance towards digital transactions, typically favouring in-person shopping experiences that allow for direct verification of product quality and reliability. The results indicate that infrastructural development and effective consumer awareness campaigns are essential for addressing the obstacles that restrict rural engagement in online shopping.

OBJECTIVE OF THE STUDY

1. To identify the factors that influence the purchase behaviour of rural customers engaged in online shopping.
2. To examine the influence of demographic variables that influence the online purchase behaviour in rural areas.

HYPOTHESIS OF THE STUDY

H₀₁: There is no significant influence of demographic variables on online purchase behaviour in rural areas.

METHODOLOGY OF THE STUDY

This study focuses on factors influencing purchase behaviour of rural consumers towards online shopping in Tiruvallur district. A sample of 142 consumers assessing online shopping in Tiruvallur district and their responses towards the questions related to the study was collected. Convenience sampling method is applied to select the samples. In this study questionnaire is used as study instrument and the customers associated with the online shopping are included in this study. The questionnaire comprises of two sections: first section comprises of personal details of the respondents, whereas the second section contains scales related to purchase behaviour towards online shopping. Exploratory factor analysis is applied to identify the factors influencing purchase behaviour towards online shopping. One-way ANOVA is applied to identify the influence of demographic variables on purchase behaviour of rural consumers. Chronbach's alpha is used to test the reliability of the data. Compilation and analysis of data are performed using SPSS v25.

ANALYSIS AND INTERPRETATION

Chronbach's alpha value of 0.831 suggested a good reliability of 83.1% of the study. 60.8% of the respondents are male, and the remaining 39.2% of them are female respondents. Regarding the age of the respondents, 41.8% of them aged between 31-40 years, while 28% of them aged between 21-30 years, 21.3% of them aged between 41 to 50 years and 9% of them aged above 50 years. 67.7% of the respondents are married and 32.3% of them are unmarried respondents. Around 42.3% of the respondents are working in Private employees, 17.9% of them are having business, 17.7% of them are Government employees, 11.8% of them are Homemakers, 5.7% of them are students, and 4.5% of them are from other occupational background. It is seen that 37.5% of the respondents are graduates, another 27.2% of them have education up to school level, wherein 19.9% of them have other educational background, and 15.4% of them have completed their post-graduation. 28.9% of the respondents are earning a monthly income between Rs.20,001 to 30,000/-, whereas 26% of them are earning a monthly income of less than Rs.20,000/-, another 21.1% of them are earning between Rs.30,001 to 40,000/- monthly, and 13.8% of them are earning more than Rs.40,000/- per month.

Factors influencing rural consumer online purchase behaviour

This section identifies the elements that influence the online purchasing behavior of rural consumers in the Tiruvallur district. Sixteen variables were used to measure the factors impacting the online purchasing behavior of rural consumers. Factor analysis utilizing the principal component approach with vari-max rotation was used to group the variables into factors based on the agreement provided by the chosen respondents. The analysis's KMO measure (0.836) verifies that the sample size is sufficient, and the Chi-square value of 338.214 (p=.000) from the Bartlett's test of sphericity is also determined to be significant. Table 1 displays the findings of the factor analysis for customer satisfaction.

Table 1: Eigen values for factors of rural consumer online purchase behaviour

| Factors | Eigen value | Variance explored (in %) | Cumulative Variance explored (in %) |
|---------|-------------|--------------------------|-------------------------------------|
| 1 | 4.322 | 30.16 | 30.16 |
| 2 | 2.226 | 18.25 | 48.41 |
| 3 | 1.813 | 8.63 | 57.04 |
| 4 | 1.265 | 6.12 | 63.16 |
| 5 | 1.049 | 5.26 | 68.42 |

By examining the relationship between the sixteen items, five factors are identified, and this is supported by the Eigen values of 4.322, 2.226, 1.813, 1.265, and 1.049, all of which are bigger than one (1). Sixteen items are condensed into five factors for this study, which examines a large portion of the original data. Variability of 30.16, 18.25, 8.63, 6.12, and 5.26 is contributed by the five factors. The five components that were retrieved collectively account for 68.42% of the variation, according to the cumulative percentage column. Table 2 displays the five factors that were extracted together with their constituent parts.

Table 2: Factor scores for rural consumer online purchase behaviour

| Factor | Components | Factor Scores |
|---|---|---------------|
| Factor 1: Convenience and Accessibility | Online purchasing saves me time over traditional shopping | 0.807 |
| | Online platforms are easy to access in my area | 0.743 |
| | Shopping online allows me to compare things easily | 0.622 |
| | Online purchasing is convenient for me because it can be done at any time | 0.522 |
| Factor 2: Trust and Security Issues | I feel comfortable revealing my personal information on internet buying websites | 0.783 |
| | I trust online sellers to deliver their things as stated | 0.716 |
| | Online payment mechanisms are secure and reliable | 0.672 |
| | I'm concerned about fraud when shopping online | 0.536 |
| Factor 3: Preferred Payment Method | When ordering online, I prefer cash on delivery (COD) | 0.762 |
| | The availability of my preferred payment option influences my online purchasing decisions | 0.637 |
| | I find digital wallets (such as PhonePe and Paytm) simple to use for online payments | 0.566 |
| Factor 4: High Shipping Costs and Delayed Deliveries | High delivery fees keep me away from shopping online | 0.704 |
| | Delayed delivery diminishes my desire to buy things online | 0.525 |
| Factor 5: Digital Literacy | I am OK with utilizing mobile apps for internet buying | 0.793 |
| | I can easily track my orders online | 0.622 |
| | I understand how to fix common technological issues when purchasing online | 0.524 |

From the table 2 it is inferred that factor 1 is a combination of four variables such as “Online purchasing saves me time over traditional shopping”, “Online platforms are easy to access in my area”, “Shopping online allows me to compare things easily” and “Online purchasing is convenient for me because it can be done at any time” which is named as “**Convenience and Accessibility**”.

“Factor 2” is a combination of four variables such as “I feel comfortable revealing my personal information on internet buying websites”, “I trust online sellers to deliver their things as stated”, “Online payment mechanisms are secure and reliable” and “I'm concerned about fraud when shopping online” which is named as “**Trust and Security Issues**”.

“Factor 3” is a combination of three variables such as “When ordering online, I prefer cash on delivery (COD)”, “The availability of my preferred payment option influences my online purchasing decisions” and “I find digital wallets (such as PhonePe and Paytm) simple to use for online payments” which is named as “**Preferred Payment Method**”.

“Factor 4” is a combination of three variables such as “High delivery fees keep me from shopping online” and “Delayed delivery diminishes my desire to buy things online” which is named as “**High Shipping Costs and Delayed Deliveries**”.

“Factor 5” is a combination of three variables such as “I am OK with utilizing mobile apps for internet buying”, “I can easily track my orders online” and “I understand how to fix common technological issues when purchasing online” which is named as “**Digital Literacy**”.

“Convenience and Accessibility”, “Trust and Security Issues”, “Preferred Payment Method”, “High Shipping Costs and Delayed Deliveries” and “Digital Literacy” are the factors that influence the rural consumer online purchase behaviour. Online purchasing saves the consumer’s time over traditional shopping, consumers feel comfortable revealing their personal information on internet buying websites, when ordering online, rural consumers prefer cash on delivery (COD), high delivery fees keep them away from shopping online and consumers are ok with utilizing mobile apps for internet buying are the important aspects of rural consumer online purchase behaviour.

Influence of demographic variables on rural consumer purchase behaviour

This section identifies the impact of demographic factors on the internet buying habits of rural consumers in the Tiruvallur district. One-way ANOVA is used to examine the substantial impact of demographic factors on rural consumers' online shopping purchasing behavior; the findings are shown in Table 3.

H₀₁: There is no significant influence of demographic variables on online purchase behaviour in rural areas.

Table 3: Influence of demographic variables on rural consumer purchase behaviour

| Variable | Category | Mean | SD | F-value |
|-----------------------|---------------------|------|-------|------------------------------|
| Gender | Male | 3.49 | 1.024 | 1.792 (p=.097) |
| | Female | 3.58 | 1.069 | |
| Age (in years) | 21- 30 | 3.32 | 1.126 | 8.489** (p=.000) |
| | 31 to 40 | 3.54 | 1.022 | |
| | 41 to 50 | 3.53 | 1.016 | |
| | Above 50 | 3.88 | 0.979 | |
| Marital Status | Unmarried | 3.49 | 1.088 | 1.045 (p=.165) |
| | Married | 3.57 | 1.023 | |
| Occupation | Government Employee | 3.62 | 1.106 | 9.426** (p=.000) |
| | Private Employee | 3.56 | 0.967 | |
| | Business | 3.47 | 0.986 | |
| | Housewife | 3.54 | 1.171 | |
| | Student | 3.37 | 1.158 | |
| | Others | 2.87 | 0.827 | |
| Education | Up to Schooling | 3.62 | 1.079 | 10.974** (p=.000) |
| | Graduate | 3.59 | 1.016 | |
| | Postgraduate | 3.31 | 1.062 | |
| | Others | 3.37 | 0.992 | |
| Monthly Income | Nil income | 3.15 | 1.092 | 8.763** (p=.000) |
| | Less than Rs.20,000 | 3.88 | 0.948 | |
| | Rs.20,001 to 30,000 | 3.59 | 0.916 | |
| | Rs.30,001 to 40,000 | 3.45 | 1.215 | |
| | More than Rs.40,000 | 3.37 | 1.048 | |

**Significant at 1% level

Null hypothesis H₀₁ is rejected at the 5% level due to the significant influence of age (F=8.488, p=.000), occupation (F=9.426, p=.000), education (F=10.974, p=.000), and monthly income (F=8.763, p=.000) on online shopping purchasing behavior. There is no

discernible impact of marital status ($F=1.045$, $p=.165$) or gender ($F=1.792$, $p=.097$) on online shopping purchasing behavior, and null hypothesis H01 is accepted at the 5% level.

Customers in the 21–30 age range rated the lowest mean value (3.32), while respondents over 50 years old received the highest mean value (3.88). It is found that consumers over 50 exhibit higher levels of online purchasing behavior, whilst consumers between the ages of 21 and 30 exhibit moderate levels of online shopping behavior.

Customers in other occupations scored the lowest mean value (2.87), while respondents in the government sector received the highest mean value (3.62). Customers who work for the government are shown to have better online purchasing habits, whereas customers who work for other companies are found to have less online shopping habits.

Customers with post-graduation education scored the lowest mean value (3.31), while respondents with school education earned the highest mean value (3.62). It has been noted that consumers with higher levels of education exhibit better levels of online purchasing behavior, while those with post-graduation education are found to exhibit lower levels of online shopping behavior.

Customers with no income rated the lowest mean value (3.15), while those with monthly incomes under Rs. 20,000 had the greatest mean value (3.88). It has been shown that consumers with monthly incomes under Rs. 20,000 exhibit superior levels of online purchasing behavior, whereas those with no income exhibit lower levels of online shopping behavior.

CONCLUSION

The analysis of online purchasing behaviour among rural consumers reveals a notable transition towards e-commerce, influenced by enhanced internet access, smartphone adoption, and familiarity with digital platforms (Manikandan & Prabakaran, 2025; Arumugam, Hameed, & Sanjeev, 2025). Rural consumers, historically reliant on local markets, are increasingly engaging in online shopping driven by convenience, product diversity, and competitive pricing (Patnaik, 2020; Singh, Viji, & Pardesi, 2020). Socio-economic factors, including income, education, and digital literacy, play a crucial role in adoption rates, with younger and more digitally proficient consumers exhibiting greater participation (Gupta & Kumar, 2025). Despite these positive trends, rural consumers encounter challenges such as concerns regarding product quality, delivery reliability, payment security, and limited familiarity with online platforms (Choudhury & Kar, 2021; Rana & Dwivedi, 2020). Infrastructural limitations, including unreliable internet connectivity and restricted access to digital payment systems, impact engagement (Pratiwi, Mirahwati, Fitralisma, & Nawawi, 2025). Overcoming these obstacles is crucial for enhancing adoption and fostering trust.

Rural markets present significant opportunities for the expansion of e-commerce. Strategies, including user-friendly platforms, secure payment options, localised marketing, reliable delivery, and digital literacy programs, can improve consumer confidence and promote regular participation (Sardar, Swarnkar, Paul, & Das, 2025; Manikandan & Prabakaran, 2025). Analysing the preferences and challenges of rural consumers enables businesses and policymakers to formulate effective interventions, thereby promoting inclusive digital development. The findings reveal that “Convenience and Accessibility”, “Trust and Security Issues”, “Preferred Payment Method”, “High Shipping Costs and Delayed Deliveries” and “Digital Literacy” are the factors that influence the rural consumer online purchase behaviour. Significant influence of age, occupation, education and monthly income on purchase behaviour about online shopping are observed. In conclusion, rural consumers constitute a significant segment for the expansion of e-commerce. Addressing unique needs and fostering trust enables businesses to attain sustainable growth, while also enhancing digital inclusion and access to goods and services in rural areas (Choudhury & Kar, 2021; Singh, Viji, & Pardesi, 2020).

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