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Analysing External and Internal Determinants of Online Purchasing Behaviour in Rural Manipur

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ABSTRACT

The fast growth of e-commerce in India has extended to rural regions, yet consumer behaviour in areas like Manipur remains understudied. The convergence of affordable smartphones, improving internet connectivity, and government-led digital literacy initiatives has created fertile ground for online retail adoption in previously underserved rural communities. This research comprehensively examines the external (social, cultural, financial) and internal (psychological, motivational, and logistical) determinants influencing online purchasing behaviour among consumers in rural Manipur. A structured survey of 200 respondents assessed factors such as social influence, payment preferences, security concerns, brand loyalty, and demotivating barriers. Key findings reveal that social media (55% of respondents) is the primary source of product awareness, while family and societal norms significantly shape decisions. Cultural beliefs strongly influence purchases, with 64% of respondents valuing societal approval. Security concerns (e.g., credit card risks, product non-delivery) and preference for cash-on-delivery (81 respondents) emerge as critical barriers. Motivators include customer feedback (95% rated as very important), discounts, and brand loyalty. Notably, apparel (65.5%) dominates online purchases, while logistical challenges (long delivery timelines, return difficulties) deter engagement. The study highlights the need for trust-building measures including secure payment gateways and transparent return policies, and localized marketing strategies that align with cultural values. These insights offer actionable recommendations for e-retailers and policymakers to enhance digital adoption in rural Manipur.

1. INTRODUCTION

The digital retail landscape in India has witnessed unprecedented growth, with e-commerce transactions reaching INR 5.5 trillion in 2023 and projected to exceed INR 9 trillion by 2027. While urban centers have traditionally dominated this digital retail revolution, rural India—representing 65% of the country's population—is increasingly emerging as a crucial frontier for e-commerce expansion. The convergence of affordable smartphones, improving internet connectivity, and government-led digital literacy initiatives has created fertile ground for online retail adoption in previously

underserved rural communities.

Despite this potential, critical knowledge gaps persist regarding the specific factors that influence online purchasing decisions in rural contexts, particularly in culturally distinct regions like Manipur. Located in India's north-eastern corridor, Manipur presents a compelling case study with its unique blend of traditional values, geographical isolation, and emerging digital connectivity. The state's predominantly rural population navigates a complex interplay of cultural norms, infrastructural limitations, and technological adaptations that may significantly shape their approach to e-commerce.

This research addresses these knowledge gaps by comprehensively examining both external determinants (social, cultural, financial) and internal determinants (motivational, logistical, psychological) that influence online purchasing behaviour among rural Manipur consumers. Understanding these factors is essential not only for e-commerce businesses seeking market expansion but also for policymakers aiming to promote economic development and digital inclusion in rural regions.

Previous studies have documented online consumer behaviour in urban and suburban settings, with researchers like Fortes and Rita (2016) establishing links between privacy concerns, trust and purchasing intentions. Similarly, Akman and Rehan identified the significant effect of socio-demographic factors on online shopping patterns, while Berbegal-Mirabent et al. highlighted the importance of both functional and hedonic quality in shaping perceived value and loyalty. However, these findings derive predominantly from urban contexts, leaving significant uncertainty in terms of their applicability to rural communities with distinctive socio-cultural dynamics and infra-structural constraints.

The present study employed a structured survey methodology with 200 respondents across rural districts of Manipur to investigate key factors influencing their online purchasing decisions. The research examined awareness channels, cultural influences, payment preferences, motivating factors, security concerns, product categories and barriers to adoption. By providing empirical insights into these dimensions, this study aims to facilitate more effective e-commerce strategies tailored to rural Manipur's unique characteristics and needs.

Beyond its commercial implications, this research contributes to broader discussions about digital inclusion, economic opportunity, and the evolving relationship between traditional rural value systems and modern digital marketplaces. The findings offer valuable guidance for developing contextually appropriate interventions that can enhance e-commerce

participation while respecting and adapting the distinct cultural and practical realities of rural Manipur communities.

2. REVIEW OF LITERATURE

The exponential growth of e-commerce has transformed consumer purchasing patterns globally, including in rural regions. Understanding the determinants that influence online purchasing behaviour is crucial for businesses seeking to expand their digital presence in diverse geographical contexts. This literature review examines the external and internal factors that shape online purchasing decisions, with particular emphasis on their application to rural Manipur.

2.1 External Determinants of Online Purchasing Behaviour

2.1.1 Privacy Concerns and Trust

(Fortes & Rita, 2016) established that privacy concerns significantly impact consumers' intention to make online purchases. Their research showed that this effect arises by linking privacy concerns with theories related to trust and risk, planned behavior, and technology acceptance. It also confirmed that trust serves as a mediating factor between privacy concerns and online purchasing intentions. In the context of rural Manipur, where digital literacy may be evolving, these trust concerns could potentially be heightened.

2.1.2 Socio-Demographic Factors

Akman and Rehan from Turkey revealed in their research that socio-demographic factors influence online purchasing behavior among professionals, substantially. The findings indicate that income, age and education level had significant impacts on online purchasing patterns (Akman & Rehan). These socio-demographic variables may be particularly relevant in rural Manipur, where varying levels of education, income disparities, and age-related digital comfort could determine adoption rates of online shopping.

2.1.3 Cultural and Environmental Context

Bianchi and Andrews (2016) investigated consumers' online purchasing behavior, focused

on perceived risk and trust, in a Latin American context. Their research demonstrated that even in collectivist cultures with high-risk avoidance, consumers were inclined to continue making online purchases in spite of perceived risks. The study found that trust in third-party assurances and a culture that fosters trust had the most significant positive impact on individuals' intentions to keep buying online. Similar cultural dynamics may be present in rural Manipur, where collectivist values and community opinions could significantly influence online purchasing decisions.

2.1.4 Online Store Features and Customer Service

Tiutiu et al. highlighted the importance of online store ambiance, product display, customer service, ethics, and technologies in shaping consumer interactions and their willingness to revisit online stores. Their research extended the Theory of Planned Behaviour, establishing significant links between online customer service and consumer behaviour within the online store. For rural Manipur consumers, the quality of online store interfaces and customer service could be decisive factors in adoption of online shopping practices.

2.2 Internal Determinants of Online Purchasing Behaviour

2.2.1 Clickstream Behaviour and Purchase Prediction

Van den Poel and Buckinx investigated different predictors' contribution to online purchasing behaviour. Their research revealed that detailed clickstream variables played the most significant role in categorizing customers based on their online purchasing behaviour.

Additionally, they found that predictors from historical purchase behaviour, general clickstream behaviour and customer demographics all contributed to predicting online purchasing. Understanding these behavioural patterns could help identify how rural Manipur consumers navigate online shopping platforms.

2.2.2 Hedonic and Functional Quality

Berbegal-Mirabent et al. examined

antecedents of online purchasing behaviour in the tourism sector, finding that both functional quality and hedonic quality are significant antecedents for perceived value, which in turn impacts loyalty and purchasing behaviour. Their research suggests that businesses targeting rural Manipur should focus on both the utilitarian aspects of their online platforms as well as the enjoyment and pleasure derived from the shopping experience.

2.2.3 Impulse Buying Tendencies

Wen et al. examined how impulse buying influences online shopping behavior, particularly for experience goods. They discovered that consumers with lower impulsiveness are more cautious with their spending. These individuals also apply stricter budget control, especially when buying technical products. Additionally, they found that consumers shopping on mobile platforms inclined to spend more money and conduct looser budget control. These findings have implications for understanding how impulse tendencies might influence rural Manipur consumers across different device platforms.

Wen et al. created a consolidated framework to assess the factors influencing online impulsive buying, focusing on consumer characteristics. They learned that traits like extroversion, neuroticism, negative emotions, collectivism, and impulsive buying tendencies were positively linked to impulsive purchases, whereas self-control had a negative effect. These psychological factors could help explain varying purchasing patterns among rural Manipur consumers.

2.2.4 Interactivity and Product Pricing

Summerlin and Powell investigated the effect of interactivity level and price on online purchase intention. The findings of the study show that products with greater interactivity led to significant higher purchase intentions for higher-priced item, especially. Thus, interactive products resulted in a 54% increase in purchase intention. This suggests that for rural Manipur consumers, the level of product interactivity available on e-commerce platforms could

significantly influence purchasing decisions, especially for higher-priced items.

2.2.5 Strategic Decision-Making Process

Kos Koklic and Vida examined consumer choice processes for strategic purchases. Their research suggests that in addition to the idiosyncratic characteristics of customers, their personal situation, environmental factors, feelings, experience, subconscious factors, needs, and goals all influence strategic consumer decision making. While focused on housing purchases, this framework provides insights into how rural Manipur consumers might approach significant online purchases that require substantial deliberation.

2.3 Environmental Information and Blockchain Technology

Liu et al. empirically assessed the role of environmental information transparency on consumer behavior. They learned that when consumers interact with blockchain technology, it greatly enhances how transparent environmental information is perceived to be. Their study revealed that how transparent soil information is perceived to be has a notable impact on both trust in the technology and the perceived quality.

Both technology trust and perceived quality significantly impacted online impulse purchases. As, environmental consciousness grows among rural consumers, these factors may become increasingly relevant to purchasing patterns in Manipur.

2.4 Customer Segmentation and Predictive Analysis

Hung developed a system to analyze customer purchasing behaviour and track shifts in their interests, measuring behaviour using standard product loyalty status and standard brand loyalty status. Similarly, Wong and Wei developed a tool for analysing customer online behaviour to separate high-value customers and predict their next purchases. These analytical approaches could provide valuable frameworks for understanding and categorizing the emerging online consumer segments in rural Manipur.

The existing literature provides valuable insights

into the complex interplay of external and internal determinants shaping online purchasing behaviour. However, there remains a notable gap in research specifically addressing these factors in the context of rural Indian regions, particularly Manipur. This current study aims to bridge this gap by investigating how these established determinants manifest in rural Manipur's unique socio-cultural and economic environment, thereby contributing to the growing body of literature on online consumer behaviour in developing regions.

3. Research Methodology

The study employs a quantitative research approach to investigate the determinants of online purchasing behavior in rural Manipur. A structured questionnaire was developed based on a literature review and adjusted to the local context through preliminary discussions with rural consumers and e-commerce experts familiar with the region.

3.1 Sample Design and Data Collection

The research utilized a stratified random sampling technique across rural districts of Manipur. The sample comprised 200 respondents with internet access, proportional represented based on geographical distribution, gender and age groups. Data collection occurred between August and October 2024 through field visits, community center sessions and mobile surveys with questionnaires administered bilingually both in Manipuri and English languages.

4. DATA ANALYSIS AND RESULTS

4.1 External Determinants of Online Purchasing Behaviour

4.1.1 Awareness Channels

Analysis of product awareness channels reveals that social media serves as the predominant source of information about online products among rural Manipur consumers, with 55% of respondents (n=110) indicating this as their primary awareness channel. Traditional advertising (21%, n=42) and peer influence through friends (19%, n=38) constitute secondary

channels, while family recommendations account for only 5% (n=10) of product awareness sources (Table 1).

Table 1: Primary Sources of Product Awareness Among Rural Manipur Consumers

Particulars	Respondent Count	Proportion
Through Family	10	5%
Through Friends	38	19%
Through Advertisements	42	21%
Through Social media	110	55%

The analysis of external determinants reveals significant insights into the factors shaping online shopping behaviour among rural consumers in Manipur. Socio-cultural influences emerge as a notable factor, with half of respondents acknowledging that societal culture affects their purchasing decisions, while only 35% consider family members as primary influencers. This suggests that broader community norms exert greater influence than immediate family in purchase choices. Financial considerations dominate consumer behaviour, as evidenced by 92.5% of respondents adjusting purchases based on their economic situation, highlighting acute price sensitivity in this demographic.

Payment security emerges as a critical concern, with 69.5% of consumers preferring cash-on-delivery over digital payments, reflecting

deep-seated lack-of-trust in online transaction systems.

This apprehension is further compounded by widespread frustration (81.5%) over hidden charges and the majority (83.5%) expressing security concerns when dealing with new e-retailers. Social media plays a pivotal role in consumer awareness, with 76.5% using these platforms to track fashion trends, indicating its growing importance as a product discovery channel in rural areas.

Logistical factors significantly impact purchasing decisions, as 80% of respondents consider home delivery availability essential for online purchases. Post-purchase concerns are particularly pronounced, with 80.5% anticipating difficulties in resolving dissatisfaction, pointing to gaps in after-sales support systems. These findings collectively paint a picture of cautious yet engaged consumers who value convenience but remain constrained by financial prudence, security concerns, and logistical challenges. The data underscores the need for e-commerce platforms to address these external factors through enhanced transparent pricing, security measures and improved delivery infrastructure to foster greater adoption of online shopping in rural Manipur (Table 2).

Table 2. Respondent Attitudes Toward External Determinants of Online Purchasing Behaviour

Responses	Strongly Agree	Agree	Neutral	Disagree
The influence of societal culture on purchasing decisions	10	90	67	33
Financial considerations in shopping behaviour	65	120	15	0
Social media as a source for identifying fashion trends	25	128	38	9
Family influence on purchasing behaviour	18	52	99	31
Concern for others' opinions in online purchases	24	86	31	59
Age as a determinant of product preferences	18	129	36	17
Personality alignment in product selection	33	98	56	13
Brand/product switching due to negative experiences	64	121	14	1
Societal beliefs as a factor in purchase decisions	6	103	67	24
Confusion caused by hidden charges in online transactions	46	117	25	12
Willingness to make advance payments for online purchases	16	77	60	47
Security concerns when buying from new e-retailers	24	143	33	0
Perceived risk in online shopping	36	79	74	11
Hesitation in sharing credit card details online	40	90	59	11
Preference for cash-on-delivery over card payments	81	58	36	25
Importance of home delivery availability in purchase decisions	77	83	31	9
Frustration regarding post-purchase dissatisfaction resolution	70	91	27	12

4.2 Internal Determinants of Online Purchasing Behaviour

Several key psychological & motivational factors are revealed by the analysis of internal determinants that significantly influence online purchasing behaviour among rural consumers in Manipur. Customer feedbacks emerge as the most critical factor with 95 respondents (47.5%) rating it as Very Important and an additional 79 (39.5%) considering it as Important. This overwhelming emphasis on peer reviews (totalling 87% combined importance) highlights the crucial role of social proof in consumer decision-making processes.

Security-related factors demonstrate strong influence, with secure payment options being rated as very important by 124 respondents (62%) - the highest among all factors examined. Similarly, service quality was deemed very important by 114 participants (57%), indicating that trust and reliability form fundamental psychological barriers that must be addressed to encourage online shopping adoption.

Brand loyalty factor shows considerable importance with 83 respondents (41.5%) rating it as very important, suggesting that established brand recognition provides psychological comfort to rural consumers. Pricing factors also play a significant motivational role, as 76 participants (38%) considered discounts and promotions very important, while another 98 (49%) viewed them as important - demonstrating price sensitivity in purchasing decisions.

The data reveals interesting patterns in convenience-related factors. While payment options were very important for 90 respondents

(45%), time efficiency factors showed slightly lower but still substantial importance. Speed of the purchase process was very important for 74 participants (37%), with an additional 80 (40%) rating it as important, indicating that while convenience matters, it may be secondary to trust and value considerations in the consumer decision-making hierarchy.

These findings collectively illustrate how internal psychological factors - particularly the need for social validation through customer feedback, the desire for security and trust, brand attachment and value perception - fundamentally shape online purchasing behaviour in rural Manipur. The minimal "Not Important" responses (ranging from just 0.5% to 4.5% across factors) emphasise that rural consumers holistically evaluate multiple internal determinants when making e-commerce decisions. For online retailers, these insights underscore the need to address both the rational (security, value) and emotional (trust, social proof) dimensions of consumer psychology to effectively engage this market segment (Table 3).

4.3. Key Barriers to Online Shopping in Rural Manipur

There are three critical barriers identified:

4.3.1 Security Concerns

- Risk of not receiving paid products (60.5% "Very Important")
- Identity theft risk (50% "Very Important")
- Credit card transaction risks (45.5% "Very Important")

4.3.2 Trust Issues

- Vendor trustworthiness (40% Very Important)
- Product return difficulties (41% Very Important)

Table 3: Importance of Psychological and Motivational Factors in Online Purchasing Decisions

Factors	Very Important	Important	Neutral	Not Important
Brand Loyalty	83	78	38	1
Customer feedback	95	79	25	1
Discount/Promotion	76	98	18	8
Payment options	90	79	22	9
Secure payment	124	49	21	6
Service quality	114	67	17	2
Time	85	77	33	5
Speed of purchase process	74	80	41	4

4.3.3 Practical Challenges

- Long deliveries (35% "Very Important")
- Physical product evaluation (29.5% "Very Important")

Price concerns ("More expensive") were notable (25.5% "Very Important"), while complexity deterred fewer shoppers (22.5% "Very Important"). These findings highlight security and trust as primary deterrents, outweighing logistical challenges.

4.4. Consumer Perceptions of Online Shopping in Rural Manipur

The findings reveal a complex but generally favourable attitude toward online shopping among rural consumers in Manipur. A significant majority (83.5%) agree that e-commerce offers greater discounts and rewards compared to traditional retail, highlighting its perceived economic advantage. Interestingly, 59.5% of respondents view online shopping as more than just a transactional activity, associating it with entertainment value, though 23.5%

disagree with this perspective. Consumer advocacy appears strong, with 65.5% reporting they share positive online shopping experiences with others and an overwhelming 87% expressing intentions to continue online purchases after satisfactory experiences - indicating that positive reinforcement plays a crucial role in behavioural retention.

However, the data shows lingering preferences for conventional shopping channels, with only 37.5% explicitly preferring online platforms over physical stores and just 55% considering the Internet their first choice when seeking products. Website aesthetics emerge as moderately important, with 54% finding online retailer interfaces visually appealing. These nuanced findings suggest that while rural consumers recognise the practical benefits of e-commerce (particularly cost savings and convenience), the transition from traditional shopping methods remains gradual.

The strong continuation intention following positive experiences (87%) underscores potential

Table 4: Major Demotivating Factors Online Purchases

Demotivating Factors	Very Important	Important	Neutral	Not Important
1. Long delivery timelines	70	65	52	13
2. Risk of credit card transactions	91	70	38	1
3. Risk of identity theft	100	70	29	1
4. Difficulty in returning products	82	93	23	2
5. Risk of not getting what I paid for	121	58	20	1
6. Lack of trustworthiness of vendors	80	93	23	4
7. Complex compared to traditional shopping	45	72	69	14
8. Not being able to touch the product	59	57	77	7
9. More expensive compared to retail store	51	91	41	15

Table 5: Attitudes and Behavioural Intentions Toward E-Commerce

Intentions	Strongly Agree	Agree	Neutral	Disagree
1. Online shopping is not just buying products/services - it is entertainment	22	97	47	34
2. Online shopping offers greater discounts and rewards.	38	129	29	4
3. I tell other people about positive online shopping experiences.	18	113	60	9
4. I prefer online shopping to traditional/conventional shopping.	14	61	96	29
5. The internet is my first choice when I need any type of product/service.	26	84	70	20
6. The "look" of an online retailer website is appealing to me.	18	90	79	11
7. I intend to continue shopping online after positive online buying experiences.	45	129	26	0

for growth through improved user experiences and trust-building measures in this emerging market.

5. CONCLUSION

The study gives comprehensive insights into the complex interplay of external and internal determinants shaping online purchasing behaviour among rural consumers in Manipur. The findings reveal a market characterised by cautious optimism, where consumers receive the benefits of e-commerce but remain constrained by significant barriers.

The research further, highlights how rural consumers navigate a delicate balance between traditional values and modern digital commerce. While social media emerges as the dominant product awareness channel (55%), cultural norms and societal approval continue to exert a strong influence on purchasing decisions. The persistent preference for cash-on-delivery (69.5%) and widespread security concerns underscore the critical trust deficit that e-retailers must address to foster greater adoption.

Key internal motivators such as customer feedback (87% combined importance), secure payments (62% very important), and brand loyalty (41.5%) demonstrate the psychological factors driving engagement. However, substantial barriers remain, particularly regarding product delivery risks (60.5%), identity theft concerns (50%), and return difficulties (41%). These findings suggest that while rural consumers are increasingly open to e-commerce, their adoption remains conditional on addressing fundamental trust and logistical challenges.

The study reveals several paradoxes in rural e-commerce behaviour. While 83.5% acknowledge the price advantages of online shopping, only 37.5% currently prefer it to traditional retail. Similarly, though 87% intend to continue the online shopping just after the positive experiences, practical concerns about payments, deliveries and product quality persist. These contradictions highlight the transitional nature of rural e-commerce adoption in Manipur.

These findings emphasise the need for localised strategies for practitioners such as:

- Strengthen trust through secure payment systems and transparent policies.
- Enhance logistics infrastructure to address delivery and return concerns.
- Leverage social proof and community influence in marketing approaches.
- Develop user interfaces that accommodate varying levels of digital literacy.

From a strong theoretical perspective, this research adds insights to the growing literature on rural e-commerce by verifying the applicability of established consumer behaviour models in developing regions while identifying unique contextual factors specific to Manipur. The study demonstrates how traditional collectivist values interact with modern digital commerce, creating distinct behavioural patterns that differ from urban e-commerce models.

Future researchers can build on these findings by investigating longitudinal adoption patterns, the effectiveness of different trust-building interventions and comparative studies across other rural regions in Northeast India. Additionally, exploring the role of emerging technologies like vernacular interfaces or voice commerce in overcoming current barriers could yield valuable insights.

Therefore, the present study underscores that the successful e-commerce expansion in rural areas of Manipur requires not only a set of technological access but socio-cultural sensitive solutions also that can address the psychological, social and practical concerns of rural consumers.

By bridging these gaps, policymakers and businesses can unlock the significant potential of rural digital commerce while promoting and providing inclusive economic growth to India's North-eastern regions. ■

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