Exploring Online Shopping Behaviour Among Rural Youth: A Study of Kinnaur-Origin Students in HPU-Shimla, Himachal Pradesh

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***Abstract*—this study, "Exploring Online Shopping Behaviour among Rural Youth: A Study of Kinnaur-Origin Students in HPU," examines how rural upbringing and semi-urban exposure influence e-commerce adoption among students from Kinnaur, Himachal Pradesh. Using a mixed-method approach, data were collected from 79 respondents through structured questionnaires and secondary sources. Findings reveal high awareness (97%) and smartphone ownership (94%), with social media as the main source of information. Convenience, product variety, and accessibility drive online shopping, while trust, payment security, and delivery issues remain concerns. UPI is the most preferred payment mode, though cash-on-delivery persists. The study also finds a decline in local market visits, indicating a shift toward digital consumerism. It concludes that rural youth are active digital participants but face infrastructural and literacy challenges. Strengthening digital infrastructure, e-literacy, and trust mechanisms is essential for inclusive e-commerce growth in rural India.**

***Index Terms*—Online Shopping Behaviour, Rural Youth, E-Commerce Adoption, Digital Literacy, Trust and Security, Kinnaur District, Himachal Pradesh University, Digital Inclusion, Consumer Behaviour etc.**

I. INTRODUCTION

Online shopping, a subset of electronic commerce (e-commerce), refers to the process of purchasing goods or services over the Internet through web browsers or mobile applications. It provides consumers the flexibility to browse, compare, and buy products from the comfort of their homes or any location with Internet access. The convenience, accessibility, and variety offered by e-commerce platforms have significantly transformed consumer behaviour worldwide. As defined by Laudon and Traver (2021), "online shopping is a form of electronic commerce that enables consumers to directly buy goods or services from a seller over the Internet using a web browser or a mobile app" [1]

In India, e-commerce has rapidly expanded due to increased smartphone penetration, digital payment systems, and government initiatives like Digital India, which aim to bridge the digital divide between urban and rural populations.[2] Major platforms such as Amazon, Flipkart, Meesho, and Ajio have played a pivotal role in popularizing online shopping. Amazon's initiatives like Amazon Saheli target rural entrepreneurs and women, while Flipkart's Samarth and large-scale campaigns such as Big Billion Days have extended the reach of digital commerce even to remote areas.[3] Similarly, Meesho's zero-investment reselling model and Ajio's youth-centric fashion collections have encouraged rural participation in online retail. [4]

Despite these advancements, much of the existing academic research on online shopping behaviour in India focuses on urban consumers, leaving rural youth largely unexplored.[5] Yet, rural India represents a promising frontier for digital growth, where technological access and aspirations are evolving simultaneously. Kinnaur, a remote district of Himachal Pradesh, exemplifies a traditional rural region characterized by limited retail infrastructure,

challenging terrain, and modest disposable income levels. However, as youth from Kinnaur migrate to semi-urban educational centers like Himachal Pradesh University (HPU) in Shimla, they are increasingly exposed to e-commerce platforms and urban consumer trends.[6] This creates a unique context for studying how rural upbringing interacts with urban exposure to shape online shopping behaviour.

Students of Kinnaur origin at HPU encounter both opportunities and constraints in adopting online shopping. Factors such as improved Internet connectivity, peer influence, and digital literacy gained in university environments encourage participation in e-commerce. Conversely, challenges such as poor connectivity in home regions, limited trust in online payment systems, and cultural preferences for traditional retail continue to hinder adoption.[7] Understanding these dynamics is critical not only for marketers but also for policymakers seeking to enhance rural digital inclusion.

This study, therefore, aims to explore the online shopping behaviour of rural youth from Kinnaur studying at HPU. It examines the determinants, motivations, and barriers influencing their engagement with online platforms, thereby filling a crucial research gap in rural consumer behaviour literature. The findings will contribute to a nuanced understanding of how rural origins and semi-urban educational experiences jointly influence the digital consumption patterns of young Indians.[8] Moreover, the study has broader implications for e-commerce policy, marketing strategies, and educational interventions that support rural digital empowerment. [9]

II. REVIEW OF LITERATURE

The review of existing literature provides a comprehensive understanding of online shopping behaviour among rural youth and highlights key determinants such as trust, digital literacy, convenience, and socio-cultural influences. The reviewed studies reveal that while e-commerce adoption in India is growing rapidly, significant gaps persist in understanding region-specific behaviours, especially in remote rural settings like Kinnaur.

Agarwal, Chahar, and Bhati (2021) examined impulse buying behaviour in small towns of North India using factor analysis. Their study identified five key dimensions: hedonic motivation, marketing stimuli, impulse tendency, and situational triggers. The findings underscored that emotional and spontaneous decisions drive many online purchases. This dimension of impulsivity and exposure to digital marketing cues is crucial for understanding how Kinnaur-origin youth engage with online platforms.[10]

Shruthi, Ihita, and Chaudhari (2021) surveyed rural internet connectivity across India and found that nearly 70% of villages suffer from poor or non-existent network infrastructure. The study concluded that inadequate connectivity remains the most significant barrier to e-commerce participation in rural areas. For the current research, this finding directly informs the investigation of how Kinnaur's mountainous terrain and limited infrastructure affect students' online shopping experiences.[11]

Kumar (2024) analyzed determinants influencing online purchase behaviour among rural consumers in Uttar Pradesh through qualitative interviews. The study identified digital literacy, internet access, product variety, and trust in platforms as major drivers of adoption, while poor connectivity and low smartphone penetration remained barriers. Peer recommendations and social network influence emerged as decisive factors in decision-making. These insights provide a strong conceptual foundation for examining similar behavioural patterns among Kinnaur-origin students at HPU. [12].

The literature collectively reveals that online shopping among rural youth is influenced by a combination of infrastructural, psychological, and socio-economic factors. Trust in digital platforms, network reliability, and digital literacy emerges as recurring determinants across studies. Moreover, the interplay between convenience and perceived risk defines the extent of e-commerce engagement among rural consumers. However, there remains a distinct research gap concerning remote and high-altitude rural populations, such as Kinnaur, whose exposure to e-commerce is mediated by geographical constraints and academic migration to semi-urban centers like HPU.

III. RESEARCH GAP

Although e-commerce in India has expanded rapidly, most research on online shopping behaviour focuses on urban consumers, overlooking rural youth especially those from geographically remote areas. Prior studies (Kumar, 2024).[13] highlight the influence

of factors such as digital literacy, trust, and internet access on online shopping, yet few address hill districts like Kinnaur, where terrain, infrastructure, and socio-cultural conditions uniquely shape consumer behaviour.

The transitional group of Kinnaur-origin students studying at Himachal Pradesh University (HPU) represents an unexplored segment rural youth exposed to urban digital environments. Their dual context offers valuable insight into how rural upbringing and semi-urban exposure interact to influence online shopping behaviour. Moreover, the gendered aspect of digital inclusion remains underrepresented, despite reports indicating lower internet proficiency and participation among rural women (Sharma, 2024[14]; Vani & Agarwal, 2025).[15].

While macro-level surveys (Nielsen, 2022[16]) reveal increasing rural digital adoption, they lack micro-level analysis of trust, safety, and convenience perceptions among youth in high-altitude, low-connectivity regions. This study thus addresses a significant research gap by focusing on the e-commerce behaviour of Kinnaur-origin students at HPU within the broader framework of rural digital transformation.

IV. RESEARCH METHODOLOGY

This study employed a cross-sectional mixed-method research design to explore online shopping behaviour among Kinnaur-origin students studying at Himachal Pradesh University (HPU). Both primary and secondary data were utilized to ensure comprehensive analysis. Primary data were collected through a structured Google Form questionnaire distributed to students from rural Kinnaur currently enrolled at HPU during the 2025–2026 academic sessions. The questionnaire included both quantitative items (multiple-choice questions) to capture measurable trends and qualitative items (open-ended responses) to understand perceptions of trust, safety, and convenience in online shopping. Secondary data were obtained from relevant academic journals, government reports, institutional publications, and online databases, providing contextual support and theoretical grounding. The study's sample size was limited to the available Kinnaur-origin students at HPU, using a convenience sampling method, which may not fully represent all rural youth. Despite constraints related to geography, time, and internet accessibility, the chosen methodology effectively combined numerical evidence with descriptive insights to analyze how digital literacy, infrastructure, and social exposure influence e-commerce adoption among rural youth.

V. DATA INTERPRETATION

This paper presents an analysis of the socio-economic background, online shopping awareness, behavioural patterns, and challenges faced by Kinnaur-origin students at Himachal Pradesh University (HPU). The study involved 79 respondents, primarily aged between 26–30 years (61.5%), representing a young and digitally active group. Female respondents formed the majority (59.5%), indicating strong female participation in online platforms. Educationally, most participants were postgraduates (51.9%) and undergraduates (38%), reflecting a well-informed and educated sample. Nearly half (48.1%) resided in villages, showing significant rural representation, while 43% of families reported a monthly income above ₹30,000, signifying fair economic capacity to engage in e-commerce.

Awareness of online shopping was nearly universal (97.5%), with social media (54.4%) as the main source of exposure, followed by peers and advertisements. Major platforms used included Amazon (73.4%), Myntra (70.9%), Flipkart (65.8%), and Meesho (63.3%). Monthly online shopping was most common (40.5%), and the majority purchased clothes (88.6%), electronics (55.7%), and household goods (57%). Average spending per order ranged between ₹500–₹3000, indicating moderate consumer spending.

Smartphone ownership was nearly universal (94.9%), with 88.6% using mobile phones for shopping. Jio dominated mobile network usage (59.5%), while internet quality was rated good or excellent by 78.5% of respondents. UPI-based digital payments (67.1%) were the most preferred method, though 30.4% still relied on cash-on-delivery. About 60.8% felt comfortable using digital wallets, but 38% remained unsure about online security. Trust in online sellers was moderate, with 79.7% somewhat trusting and 15.2% highly trusting sellers. Product reviews and ratings strongly influenced purchases for 97.5% of users, and 89.9% recommended online shopping to family or friends, reflecting general satisfaction and confidence in the digital marketplace.

Despite this, challenges persist. Around 60.8% experienced digital payment issues, 87.3% expressed fear of online fraud, and 68.4% received fake or damaged products. Over half (53.2%) were neutral about return/refund ease, indicating mixed experiences. While 40.5% were satisfied with product quality, most remained neutral, suggesting scope for service improvement. Notably, 70.9% acknowledged reduced visits to local shops after adopting online shopping, showing a shift in consumer behaviour. However, concerns about local job loss and urban consumerism were evident: 46.8% believed e-commerce affects rural employment, and 39.2% felt it promotes urban consumption patterns.

In summary, the findings demonstrate high digital engagement and growing trust among Kinnaur-origin students but also highlight persistent challenges related to security, product authenticity, and local economic impact. The results underscore the need for better consumer education, stronger online security measures, and policies that support both.

VI. SUMMARY AND CONCLUSION

This study, "Exploring Online Shopping Behaviour Among Rural Youth: A Study of Kinnaur-Origin Students in HPU," explored how rural upbringing combined with exposure to a semi-urban educational environment influences e-commerce adoption among youth from Kinnaur, Himachal Pradesh. The research bridges a crucial gap in consumer behaviour studies by focusing on a rural demographic transitioning into digital markets traditionally dominated by urban users. The findings reveal high digital awareness and engagement among respondents 97% were aware of e-commerce platforms, and 94% owned smartphones, indicating a strong digital foundation. Social media emerged as the main source of information, and most students preferred platforms such as Amazon, Myntra, Flipkart, and Meesho. Online shopping was largely perceived as convenient (over 80%) and accessible, with moderate to high spending patterns. Trust and security perceptions were mixed; while most respondents expressed confidence in digital platforms, nearly 40% remained cautious about online fraud and data safety. UPI-based payments were the most popular, yet a sizable share still relied on cash-on-delivery, reflecting a transitional phase between traditional and digital consumer behaviour.

Despite the growing adoption of online shopping, the study uncovered persistent challenges including poor network connectivity, limited digital literacy, concerns over payment safety, and difficulties in product return or refund processes. Furthermore, over 70% of respondents admitted that their local shopping frequency had declined, indicating that e-commerce is gradually reshaping rural market dynamics. At the same time, many participants supported the idea that local retailers should collaborate with digital platforms, suggesting that hybrid retail models could sustain local economies while expanding market access.

In conclusion, the study underscores that rural youth are active participants in India's digital transformation, driven by accessibility, affordability, and convenience. However, sustainable e-commerce growth in regions like Kinnaur requires addressing infrastructural barriers, strengthening digital literacy, and enhancing trust through secure and transparent online systems. The findings call for coordinated efforts among policymakers, educational institutions, and e-commerce companies to promote inclusive digital participation. Such interventions can empower rural youth as informed consumers and contributors to India's rapidly evolving digital economy.

B. References

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