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DRIVERS AND BARRIERS OF RURAL CONSUMER PURCHASE INTENTIONS IN EMERGING MARKETS: A MIXED-METHODS STUDY OF FMCG MARKETING STRATEGIES

***Dr. Chitranka K.**

India.

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***Corresponding Author: Dr. Chitranka K.**
India.
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ABSTRACT

This study investigates the drivers and barriers that shape rural consumer purchase intentions for Fast-Moving Consumer Goods (FMCG) in emerging markets, a context that remains underexplored despite the rapid evolution of these consumer segments. We employed a sequential exploratory mixed-methods design, beginning with qualitative interviews and focus groups involving 55 participants (rural consumers, marketing professionals, and retail distributors), which identified four primary categories of influencing factors: economic constraints, institutional barriers, socio-cultural norms, and psychological determinants. These qualitative insights were then translated into measurement constructs for a quantitative phase, where we administered a structured questionnaire to 332 randomly selected rural households. Data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) alongside ANOVA, Chi-square, regression, and correlation analyses. Our results demonstrate that social networks ($\square = 0.37, \square$), attitude ($\square = 0.30, \square$), and perceived behavioural control ($\square = 0.18, \square$) significantly drive purchase intentions, while trust emerged as the strongest predictor of consumer attitudes ($\square = 0.60, \square$). The composite perceived barriers construct exerted a significant negative effect ($\square = -0.09, \square$), reflecting structural constraints such as income sensitivity and limited product availability. Moreover, qualitative findings revealed that rural consumers rank a well-furnished concrete house as their top aspiration, and marketing professionals noted growing brand consciousness alongside concerns about cultural threats from urban influences. The

novelty of this research lies in its integration of qualitative and quantitative evidence to produce a context-specific framework of rural consumer behaviour, thereby addressing a gap in the empirical literature. These findings underscore the need for localized, trust-building marketing strategies that account for the heterogeneous aspirations and barriers within rural markets, offering actionable insights for marketers and policymakers.

INTRODUCTION

The global economic landscape has witnessed a significant shift in recent years, with emerging markets experiencing rapid urbanization and digital transformation that fundamentally reshape consumer behaviour (Hutton, 2015). Within these broader transformations, rural markets in developing economies represent a dynamic and increasingly important consumer segment, yet they remain underexplored in the academic literature (Wadhawan[1] et al., 2026). The Fast-Moving Consumer Goods (FMCG) sector, in particular, faces unique challenges when attempting to penetrate these markets, as rural consumers operate within a distinct ecosystem characterized by diverse socio-cultural norms, institutional constraints, and economic limitations (Alauddin et al., 2025).

The heterogeneity of rural consumer segments necessitates a nuanced understanding of their aspirations, barriers, and behavioural drivers. Existing research has predominantly focused on urban consumer behaviour, leaving a considerable gap in our knowledge of how rural consumers in emerging economies form purchase intentions (Chikweche & Fletcher, 2014). Moreover, the interplay between traditional socio-cultural frameworks and the growing influence of digital media and urban marketing practices creates a complex decision-making environment for rural consumers (Hurova & Shkurov, 2023). This complexity is compounded by institutional barriers such as limited retail infrastructure, weak supply chains, and inadequate access to financial services, which differentially affect consumer segments (A. Sharma & Vij, 2026).

The primary objective of this research is to identify the context-specific barriers, aspirations, and behavioural drivers that shape rural consumer purchase intentions for FMCG products in emerging economies. We hypothesize that rural consumer decisions are influenced by a combination of economic constraints, institutional barriers, socio-cultural norms, and psychological determinants, and that these factors exhibit differential effects across diverse consumer segments. By addressing this hypothesis, the study seeks to contribute to the limited empirical literature on rural marketing strategies, providing both theoretical insights and practical recommendations for marketers and policymakers.

The significance of this work lies in its methodological rigour and practical relevance. We employed a sequential exploratory mixed-methods design, which allowed us to first capture rich, contextual qualitative insights from rural consumers, marketing professionals, and retail distributors, and then systematically translate these findings into quantifiable constructs for statistical testing. This integration of qualitative and quantitative evidence produces a context-specific framework of rural consumer behaviour that is both empirically grounded and theoretically informed (Moshood et al., 2025). The novelty of our approach is underscored by the scarcity of mixed-methods investigations in rural marketing research, particularly within the FMCG sector in emerging markets.

Furthermore, this research extends the existing literature by demonstrating that social networks, trust, and perceived behavioural control are among the most significant drivers of purchase intentions, while barriers such as income sensitivity and limited product availability exert a negative influence. These findings challenge conventional assumptions about rural consumer homogeneity and highlight the need for localized, community-based, and trust-building marketing strategies 8. The remainder of this paper is organized as follows: Section 2 reviews the relevant literature on rural marketing strategies and consumer behaviour, drawing on both fundamental and topic-specific works. Section 3 details the sequential exploratory mixed-methods methodology employed in this study. Section 4 presents the results of both the qualitative and quantitative analyses. Section 5 discusses the implications of these findings for theory and practice, and Section 6 concludes the paper by summarizing key insights and suggesting directions for future research.

Literature Review

The study of rural consumer behaviour in emerging markets has drawn upon several established theoretical frameworks to explain the determinants of purchase intentions. The Theory of Planned Behaviour (TPB) has been widely applied to understand how attitudes, subjective norms, and perceived behavioural control shape consumer decisions (Ajzen, 1991), and recent extensions have incorporated trust as a critical antecedent in low-trust market environments (Sirdeshmukh et al., 2002). However, the applicability of TPB in rural contexts remains contested, as socio-cultural dynamics and institutional barriers often moderate these relationships in ways that are not fully captured by the original model (Mishra & Kumar, 2012). For instance, collectivist norms prevalent in rural communities may amplify the influence of social networks beyond what subjective norms typically capture (Giles et al., 2013). These theoretical gaps suggest that existing frameworks require adaptation to account for the unique structural and cultural conditions of rural markets.

Empirical research on rural marketing strategies has identified several key drivers of consumer adoption and purchase behaviour. Product availability and affordability have been consistently reported as primary determinants, followed by brand trust and the influence of opinion leaders within tight-knit communities (Haque, 2014). Studies in the Indian context have demonstrated that rural consumers exhibit growing brand consciousness, particularly for FMCG products, yet their purchase decisions are heavily mediated by economic constraints and limited retail access (Kumar & Dangi, 2013). Similarly, research on Sub-Saharan African markets highlights the importance of communal trust and distributor relationships in facilitating product adoption among low-income rural households (Mourya & Verma, 2025). Nevertheless, these studies have predominantly employed single-method approaches, either qualitative or quantitative, which limits their capacity to triangulate findings across different levels of analysis.

Conversely, the barriers to effective rural marketing have received considerable attention in the literature. Institutional barriers, including inadequate transportation infrastructure, limited storage facilities, and fragmented distribution networks, impose significant transaction costs on both consumers and marketers (Prockl et al., 2021). Economic constraints, such as irregular income flows and limited access to credit, further constrain consumption patterns and make rural consumers highly price-sensitive (V. Sharma et al., 2025). Moreover, socio-cultural barriers, including resistance to new products perceived as culturally inappropriate or aspirational threats to traditional lifestyles, have been documented in various developing country contexts (Kalotra, 2013). However, the interactive effects of these barriers—how, for example, institutional constraints might amplify socio-cultural resistance—remain underexplored in the empirical literature.

Recent advances in mixed-methods research have begun to address these limitations by combining qualitative depth with quantitative generalizability. For example, sequential exploratory designs have been employed to study technology adoption in rural agricultural markets, revealing how local knowledge and social norms interact with price incentives to shape adoption decisions (Moshood et al., 2025). Similarly, studies on sustainable consumption in emerging markets have used mixed-methods frameworks to link consumer aspirations with purchase behaviour across different income segments (Moyo et al., 2024). Despite these methodological advances, few studies have applied mixed-methods approaches specifically to rural FMCG marketing, leaving a critical gap in understanding how economic, institutional, socio-cultural, and psychological factors jointly influence purchase intentions in these contexts.

Compared to existing works, the present study contributes to the literature in several significant ways. First, we integrate qualitative insights from rural consumers, marketing professionals, and retail distributors with quantitative hypothesis testing using PLS-SEM, thereby providing a more comprehensive and contextually embedded understanding of rural consumer behaviour than purely qualitative or quantitative studies alone (Moshood et al., 2025). Second, our findings on the dominant role of social networks and trust as drivers of purchase intentions extend TPB in a manner that accounts for the collectivist and low-trust characteristics of rural markets (Ajzen, 1991). Third, the identification of heterogeneous barriers and aspirations across income segments highlights the limitations of treating rural consumers as a homogeneous group, thereby challenging the assumptions underlying many existing marketing strategies. By addressing these theoretical and empirical gaps, this research offers a novel framework that advances both academic understanding and practical strategy formulation for rural FMCG markets in emerging economies.

METHODOLOGY

This study employed a sequential exploratory mixed-methods design to investigate the drivers and barriers of rural consumer purchase intentions for FMCG products in emerging markets. The rationale for this design stems from the need to first capture rich, contextual qualitative insights from stakeholders embedded within rural marketing ecosystems, and then systematically translate these insights into measurable constructs for quantitative hypothesis testing (Moshood et al., 2025). Such an approach is particularly appropriate for under-researched contexts where existing theoretical frameworks may not fully capture the unique dynamics operating at the intersection of economic constraints, institutional barriers, socio-cultural norms, and psychological determinants (Mishra & Kumar, 2012).

Qualitative Phase

In the qualitative phase, we conducted semi-structured interviews with 32 rural consumers across selected rural districts, supplemented by focus group discussions with 15 marketing professionals and in-depth interviews with 8 retail distributors. Participants were purposively sampled to ensure representation across different income levels, age groups, and geographic locations within the study area. The interview protocol was designed to explore four domains identified from a preliminary literature review: economic constraints, institutional barriers, socio-cultural norms, and psychological determinants. Each interview lasted between 45 and 60 minutes and was audio-recorded with informed consent.

The interview transcripts were analysed using thematic analysis combined with open coding procedures. Two researchers independently coded the transcripts to ensure inter-coder reliability, with discrepancies resolved through discussion until consensus was reached. This iterative coding process revealed four primary categories of influencing factors. Economic constraints encompassed irregular income flows, price sensitivity, and limited access to credit. Institutional barriers included inadequate retail infrastructure, poor road connectivity, and limited product availability. Socio-cultural norms captured the influence of community opinion leaders, collectivist decision-making, and cultural resistance to urban marketing influences. Psychological determinants comprised trust, perceived behavioural control, and aspirational motivations. These qualitative findings were systematically translated into measurement constructs for the subsequent quantitative phase, with each construct operationalized using multiple items adapted from established scales where available and developed de novo where necessary (Ajzen, 1991).

Quantitative Phase

The quantitative phase employed a structured questionnaire administered to 332 randomly selected rural households. The sampling frame consisted of all rural households within the study districts, from which a simple random sample was drawn. The questionnaire comprised items measuring attitude ( ), perceived behavioural control, social networks, trust, perceived barriers, and purchase intention, each rated on a five-point Likert scale. Attitude items captured the consumer's evaluative judgment towards purchasing FMCG products; perceived behavioural control items measured the perceived ease or difficulty of performing the purchase; social network items assessed the influence of family, friends, and community members; trust items evaluated confidence in product quality and brand integrity; perceived barriers items aggregated economic, institutional, and socio-cultural constraints; and purchase intention items captured the stated likelihood of purchasing FMCG products in the near future.

Data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM), a technique well-suited for complex models with multiple constructs and for data that may not meet the normality assumptions required by covariance-based SEM (Mastana, 2025). The measurement model was assessed for reliability (composite reliability and Cronbach's alpha), convergent validity (average variance extracted), and discriminant validity (the Fornell-

Larcker criterion and cross-loadings). The structural model was evaluated by examining the path coefficients ( ), their significance levels (-values), and the coefficient of determination

( ) for the endogenous constructs. We used bootstrapping with 5,000 resamples to generate

standard errors and confidence intervals for the parameter estimates. This analysis was supplemented by Analysis of Variance (ANOVA) to test for differences across income groups, Chi-square tests to examine the relationship between promotional schemes and purchase decisions, regression analysis to identify the primary predictors of consumer preference, and Pearson correlation to assess the association between advertisement exposure and brand recall. All statistical analyses were performed using SPSS version 26, AMOS version 24, and LISREL version 8.80, as shown in Table 1.

Table 1. Research Data Summary.

Research Component	**Details**
Research Design	Sequential exploratory mixed-methods (qualitative → quantitative)
Qualitative Sample	32 rural consumers (semi-structured interviews); 15 marketing professionals (focus group discussions); 8 retail distributors (in-depth interviews)
Qualitative Analysis	Thematic analysis; open coding
Quantitative Sample	332 randomly selected rural households
Quantitative Analysis	PLS-SEM, ANOVA, Chi-square test, Regression analysis, Pearson correlation
Key Quantitative Findings	Attitude (▯ = 0.30, ▯); Perceived behavioural control (▯ = 0.18, ▯); Social networks (▯ = 0.37, ▯); Trust → Attitude (▯ = 0.60, ▯); Perceived barriers (▯ = −0.09, ▯)
Software Used	SPSS, AMOS, LISREL

The integration of qualitative and quantitative findings occurred through the translation of thematic codes into survey items, as well as through the interpretation of quantitative results in light of the qualitative narratives. This sequential design ensured that the quantitative constructs were grounded in the lived experiences of rural consumers and the practical knowledge of marketing professionals and distributors, thereby enhancing the ecological validity and practical relevance of the findings. The methodological choices made in this study were guided by the objective of producing a context-specific framework of rural consumer behaviour that is both empirically robust and actionable for marketers and policymakers operating in emerging market contexts (Moshood et al., 2025).

RESULTS

The quantitative analyses identified significant drivers and barriers of purchase intention, which were further illuminated by the qualitative findings from rural consumers, marketers, and distributors. The following subsections present these results, beginning with the structural equation model that pinpoints the key predictors, and then detailing the specific roles of trust, perceived barriers, income, promotions, and cultural dynamics.

Quantitative Predictors of Purchase Intention

The structural equation model, estimated using Partial Least Squares Structural Equation Modelling (PLS-SEM) with bootstrapping of 5,000 resamples (Mastana, 2025), revealed three primary constructs that exerted a significant direct influence on the purchase intentions of rural FMCG consumers. Among these, social networks emerged as the most powerful driver, exhibiting a standardized path coefficient of ( ). This finding indicates that for rural consumers, the opinions, recommendations, and purchasing behaviours of family members, friends, and community leaders are paramount in shaping their own intentions to buy FMCG products. The strength of this effect substantiates the qualitative observations from the focus group discussions, where marketing professionals emphasized the deep-rooted collectivist nature of rural decision-making and the critical role of word-of-mouth in building a product's reputation within a village.

Closely following social networks, the consumer's own attitude towards purchasing FMCG products was a significant and substantial predictor, with a path coefficient of ( ). This demonstrates that the overall evaluative judgment a rural consumer holds—whether positive or negative—is a strong independent driver of their purchase intention. This effect is consistent with the foundational premises of the Theory of Planned Behaviour (TPB) (Ajzen, 1991), but the specific content of these attitudes, as revealed in the qualitative phase, was often linked to perceptions of product quality, brand trust, and the perceived alignment of the product with family needs and aspirational values, rather than purely individualistic preferences.

Perceived behavioural control, defined as the consumer's perception of the ease or difficulty of performing the purchase, also significantly predicted purchase intention (,). This effect captures the influence of practical constraints beyond the consumer's volitional control, such as the physical distance to a retail outlet, the availability of cash or credit at the time of purchase, and the time required to make the transaction. In the rural context, where retail infrastructure can be sparse and income flows are often irregular, this construct acts as a crucial moderator of the intention-behaviour link. The weaker, yet still significant, coefficient for perceived behavioural control compared to social networks and attitude suggests that while consumers may have a strong desire and social encouragement to buy, their actual purchase intentions are partially truncated by perceived logistical and financial hurdles.

The combined predictive power of the model for the endogenous construct of purchase intention was substantial, with an value of 0.54. This indicates that the three primary drivers—social networks, attitude, and perceived behavioural control—along with the other constructs included in the model (trust and perceived barriers), collectively accounted for 54% of the variance in rural consumers' purchase intentions. This level of explanatory power is considered high for behavioural research in complex social settings and underscores the relevance of the chosen constructs in the rural FMCG context. The significant positive effects of social networks and attitude, in particular, align with findings from studies in other developing-market contexts, which have also highlighted the outsized influence of communal ties and personal convictions on consumer decisions (Giles et al., 2013). Furthermore, the significant role of perceived behavioural control reinforces the understanding that for rural consumers, a simple desire to purchase is often insufficient; it must be accompanied by the perceived capability to act, which is heavily dependent on environmental and economic facilitators.

Role of Trust in Shaping Attitudes and Purchase Intention

A central finding from the structural equation model concerns the pivotal role of trust as a foundational psychological construct within the rural consumer decision-making process. Trust emerged as the strongest predictor of consumer attitudes toward FMCG products, with a standardized path coefficient of ( ). This exceptionally strong relationship indicates that a rural consumer’s overall evaluative judgment about purchasing a product is overwhelmingly shaped by their level of trust in the product’s quality, the brand’s integrity, and the reliability of the retailer. In the context of rural markets, where formal institutional safeguards such as robust consumer protection laws and quality certification systems are often weak or poorly enforced, trust serves as a critical heuristic that substitutes for systemic guarantees (Sirdeshmukh et al., 2002). The qualitative interviews corroborated this finding, as rural consumers frequently mentioned the importance of “knowing the shopkeeper” or “having used the same brand for years” as primary reasons for their positive attitudes, thereby reducing the perceived risk associated with a transaction.

Beyond its dominant indirect effect via attitude, trust also exerted a weaker but statistically significant direct effect on purchase intention (,). This direct pathway suggests that trust can, in some instances, bypass the conscious formation of a positive attitude and directly stimulate an intention to purchase. This phenomenon may occur in impulse buying scenarios or when a highly trusted brand introduces a new product variant, leveraging the pre-existing reservoir of consumer confidence. The smaller magnitude of this direct effect, compared to the indirect effect through attitude, indicates that the primary mechanism by which trust operates is by shaping the consumer’s general disposition towards the purchase, which then, in turn, predicts their intention. This dual-pathway model of trust is theoretically significant, as it extends the standard TPB framework by demonstrating a distal antecedent that influences both the cognitive evaluation and the conative intention stages of the decision process (Ajzen, 1991).

The qualitative data provided rich context for understanding why trust is so paramount in rural settings. Marketing professionals in the focus groups noted that rural consumers often have a long memory for negative experiences; a single instance of a counterfeit product or a misleading claim from a retailer can erode trust in an entire brand category for years. Conversely, trust built over multiple positive transactions can create a powerful barrier to entry for competitors. Distributors reported that building trust was their primary challenge and often their most valuable asset, as a trusted distributor can effectively vouch for new products and bridge the gap between unfamiliar brands and skeptical consumers. This aligns with findings from other studies in low-trust emerging markets, where relationship-based trust acts as a crucial lubricant for commerce and technology adoption (Lisana, 2021).

Furthermore, the differential effects of trust on attitude versus purchase intention highlight a nuanced aspect of rural consumer psychology. The strong attitude-mediating pathway suggests that trust is less about a direct, transactional "click-to-buy" mechanism and more about building a long-term relational foundation upon which all other marketing efforts are built. This implies that marketing strategies focusing solely on short-term promotional pushes may be less effective without first establishing a baseline of trust through consistent product quality, transparent pricing, and reliable after-sales service. The weaker direct effect, while still significant, indicates that trust alone is seldom sufficient to compel a purchase without the additional support of a favorable attitude, social reinforcement, and a manageable level of perceived behavioral control. Collectively, these results position trust not just as a variable in the model, but as the cornerstone of the entire rural marketing value proposition, a finding that carries profound implications for strategy formulation in these contexts.

Negative Effect of Perceived Barriers

Complementing the identification of positive drivers, the structural model also confirmed a significant negative pathway through which structural constraints impede purchase intentions. The composite perceived barriers construct, which aggregated economic constraints, institutional barriers, and socio-cultural resistance factors identified in the qualitative phase, exerted a significant negative effect on purchase intention (,). This finding empirically validates the qualitative insights from rural consumers and marketing professionals, who consistently described how the cumulative weight of multiple barriers suppresses the translation of positive intentions into actual purchase behaviour. The magnitude of this negative effect, while modest in absolute terms, is theoretically important because it demonstrates that even when attitudes are favourable, social networks are supportive, and trust is high, the presence of perceived barriers can systematically depress purchase intentions across the entire sample.

Decomposing the composite construct reveals that economic constraints constituted the most frequently cited barrier in the qualitative interviews. Rural consumers described irregular income flows tied to agricultural cycles, limited access to formal credit, and high price sensitivity as primary obstacles that prevented them from purchasing desired FMCG products, even when they had strong positive attitudes toward those products. One respondent articulated this tension starkly: "I know the soap is good quality and I want to buy it, but if my crop hasn't sold yet, I cannot spare the cash today." This lived experience aligns with established research on the financial vulnerability of rural households in emerging markets, where consumption smoothing is difficult due to the absence of formal safety nets (V. Sharma et al., 2025). The quantitative data supported this narrative through ANOVA results, which indicated significant differences in purchase intention across income groups ($(2,329) = 8.34,$), confirming that lower-income households reported systematically higher perceived economic barriers and correspondingly lower purchase intentions.

Institutional barriers formed the second major component of the perceived barriers construct. These included inadequate retail infrastructure, poor road connectivity, limited product availability, and unreliable supply chains. Marketing professionals in the focus groups emphasized that even when a brand successfully builds awareness and positive attitudes among rural consumers, the logistical challenge of ensuring product availability in remote village outlets often undermines purchase intentions. As one distributor explained, "We can create demand through advertising, but if the shop is 20 kilometres away and the road is unpaved, many consumers will simply not make the trip." The quantitative analysis supported this observation through regression analysis, which identified product availability and pricing as the two strongest predictors of consumer preference (and , respectively, both). The correlation analysis further revealed a high positive correlation between advertisement exposure and brand recall ($= 0.74,$), suggesting that awareness-building efforts are effective, yet this heightened awareness does not automatically translate into purchase behaviour when institutional barriers remain high.

Socio-cultural barriers constituted the third dimension of the perceived barriers construct, though they were less frequently quantified by consumers themselves and were more prominently discussed by marketing professionals. These barriers included resistance to new products perceived as culturally inappropriate, concerns about modern consumerism threatening traditional lifestyles, and the influence of opinion leaders who might discourage adoption of certain brands. The qualitative interviews revealed a generational tension, with older consumers expressing anxiety that their children were becoming "new opinion leaders" who pushed for urban-influenced consumption patterns that clashed with traditional values. Marketing professionals noted that campaigns perceived as overly aggressive or culturally alien could trigger backlash, thereby acting as a psychological barrier that depressed purchase intentions. The quantitative data did not directly measure this resistance as a standalone factor, but the significant negative coefficient for the composite perceived barriers construct suggests that these socio-cultural dynamics contribute to the overall suppressive effect on purchase intention.

The combined effect of these three barrier dimensions produces a statistically significant but modest coefficient ( ), which warrants careful interpretation. The modest magnitude may reflect the fact that many rural consumers have developed coping mechanisms—such as bulk purchasing during harvest seasons, relying on informal credit from shopkeepers, or pooling resources within extended families—that partially mitigate the impact of these barriers (V. Sharma et al., 2025). Alternatively, it may indicate that while barriers are universally present, their relative importance varies substantially across consumer segments. The ANOVA results by income group suggest this is indeed the case: lower-income households exhibited stronger negative effects of barriers on purchase intention, whereas middle-income households were more resilient. This heterogeneity implies that marketing strategies cannot adopt a one-size-fits-all approach to barrier mitigation; instead, they must be tailored to address the specific combination of economic, institutional, and socio-cultural constraints that characterize each target segment (Mishra & Kumar, 2012).

From a theoretical perspective, the significant negative effect of perceived barriers validates the extension of the Theory of Planned Behaviour (TPB) framework to include an explicit barrier construct that captures external constraints beyond perceived behavioural control (Ajzen, 1991). While TPB traditionally treats perceived behavioural control as the sole constraint-related variable, the findings here suggest that a more comprehensive composite of economic, institutional, and socio-cultural barriers better captures the structural reality of rural markets in emerging economies. This extension aligns with calls in the literature for context-sensitive adaptations of consumer behaviour models (Giles et al., 2013). Overall, the negative effect of perceived barriers underscores a critical insight for rural marketing strategy: while positive drivers such as social networks, attitude, and trust can be cultivated to boost purchase intentions, these efforts will achieve limited success unless the underlying barriers that constrain rural consumers are simultaneously addressed through improved distribution infrastructure, accessible pricing models, and culturally sensitive communication.

Effects of Income, Promotions, and Product Availability

Building upon the identification of perceived barriers as a significant negative influence, we conducted supplementary analyses to delineate the specific roles of income, promotional schemes, and product availability in shaping rural consumer purchase behaviour. These analyses provide a more granular understanding of the heterogeneous effects that underlie the composite barrier construct and offer actionable insights for marketing strategy formulation.

Examining the role of income first, the Analysis of Variance (ANOVA) revealed significant differences in purchase intentions across income groups ($\square(2,329) = 8.34, \square$). Post-hoc comparisons using Tukey's HSD test indicated that higher-income households reported significantly greater purchase intentions compared to their lower-income counterparts, with the middle-income group falling between these two extremes. This finding confirms that income-sensitive marketing strategies yield differential outcomes across consumer segments, a result that resonates with the qualitative narratives where lower-income consumers described the necessity of prioritizing essential expenditures over new product purchases. The significant income effect aligns with prior research documenting the centrality of economic resources in enabling consumption within rural markets of emerging economies (V. Sharma et al., 2025). Importantly, this finding challenges the assumption of a homogeneous rural consumer base and underscores the need for segment-specific marketing approaches that account for varying levels of discretionary spending capacity.

Turning to the influence of promotional mechanisms, the Chi-square test demonstrated a strong, statistically significant relationship between promotional schemes and purchase decisions ($\square^2(4) = 45.32, \square$). Cross-tabulation analysis revealed that consumers who reported being exposed to promotional offers—such as price discounts, free samples, or loyalty points—were substantially more likely to express positive purchase decisions compared to those who had not encountered such schemes. This finding suggests that promotional tactics can serve as effective triggers that overcome some of the inertia created by perceived barriers, particularly for price-sensitive segments. The qualitative interviews provided contextual depth to this quantitative result, as rural consumers described how a free sample or a small discount could tip the balance between hesitation and purchase: "When the shopkeeper offered me a free sachet to try, I felt more confident that the product was good, and I bought the full pack the next week." This mechanism of risk reduction through trial aligns with established marketing principles in low-trust environments (Sirdeshmukh et al., 2002).

The regression analysis further pinpointed the specific factors that most strongly predict consumer preference, identifying product availability and pricing as the two primary predictors. Product availability emerged as the strongest predictor ($\square = 0.32, \square$), followed closely by pricing ($\square = 0.28, \square$). The dominant role of product availability underscores a fundamental logistical reality: even the most compelling marketing communication and brand trust are rendered ineffective if the product is not physically present at the point of sale when the consumer is ready to purchase. This finding connects back to the qualitative insights from marketing professionals, who emphasized that distribution challenges in remote rural areas constitute the single most significant operational barrier to market penetration. The similarly strong effect of pricing reflects the high price sensitivity documented throughout the qualitative phase, where consumers described making trade-offs between brand preferences and cost constraints on a routine basis.

The correlation analysis provided additional evidence on the role of marketing communications, revealing a high positive correlation between advertisement exposure and brand recall ($\square = 0.74, \square$). This strong association indicates that advertising efforts are effective in building brand awareness among rural consumers, a necessary prerequisite for purchase consideration. However, the disconnect between this high recall and the modest direct influence of advertising on purchase intention (not directly modelled but implied by the regression results) suggests that awareness alone is insufficient to drive behaviour in the presence of the barriers discussed earlier. This pattern echoes the well-established hierarchy-of-effects models in marketing, which posit that awareness is a necessary but not sufficient condition for purchase, with attitudes, trust, and behavioural control acting as intervening variables (Seella, 2026).

Taken together, these supplementary analyses reveal a nuanced picture of the economic and logistical determinants of rural consumer behaviour. Income segmentation is critical for tailoring value propositions and distribution channels, as lower-income consumers respond more favourably to affordability-enhancing promotions such as smaller pack sizes or temporary price reductions. Promotional schemes function not merely as incentives but as risk-reduction mechanisms that lower the psychological and financial barriers to trial. Product availability emerges as the foundational prerequisite for any marketing strategy, without which all other investments in brand building and consumer engagement are likely wasted. Pricing, while important, operates in concert with availability; consumers cannot evaluate price-value propositions for products they cannot access. The high correlation between advertisement exposure and brand recall confirms that rural consumers are not immune to mass media influences, but the translation of this awareness into purchase depends on the resolution of more fundamental structural barriers. These findings collectively underscore the imperative for integrated marketing strategies that simultaneously address distribution infrastructure, pricing architecture, and promotional design, tailored to the specific income profiles and accessibility constraints of target rural segments.

Qualitative Insights on Rural Consumer Aspirations and Cultural Dynamics

The qualitative phase of this study provided a rich, contextual layer of understanding that both complements and deepens the quantitative findings. Through the analysis of semi-structured interviews with 32 rural consumers, focus group discussions with 15 marketing professionals, and in-depth interviews with 8 retail distributors, several key themes emerged that illuminate the aspirations, value systems, and evolving cultural dynamics shaping rural consumer behaviour in the FMCG sector.

A prominent and consistent finding from the consumer interviews was the hierarchy of aspirations that underpin their consumption patterns. When asked about their primary life goals and material aspirations, rural consumers overwhelmingly ranked a well-furnished concrete house as their top priority. This aspiration was followed by the acquisition of land and property, which represented not only economic security but also social status and a legacy for future generations. This hierarchy is crucial for understanding FMCG purchase decisions because it reveals that many rural consumers view expenditures on FMCG products through the lens of a broader resource allocation strategy. Discretionary spending on branded goods is often deferred or minimized in favour of saving for these larger, more prestigious investments. As one respondent articulated, “Every rupee I save on soap and shampoo is a rupee I can put towards the new roof for my house.” This insight suggests that marketing strategies which position FMCG products as enablers of, or complements to, these core aspirations—for instance, framing a household cleaning product as essential for maintaining a “dream home”—may resonate more powerfully with rural consumers than appeals based solely on individual benefits or urban lifestyle imagery (Giles et al., 2013).

Marketing professionals in the focus groups provided a complementary perspective, highlighting a significant and growing trend of brand consciousness among rural consumers. They noted a “wave of transformation sweeping rural markets,” characterized by increased exposure to urban lifestyles through television, mobile internet, and migration to cities for work. This exposure has engendered a desire for branded and packaged goods over unbranded or loose alternatives, particularly among younger demographics. The professionals emphasized that this is not merely a passive adoption of urban trends but an active and aspirational choice, where owning a recognized brand is seen as a marker of modernity and a departure from perceived "backwardness." However, they also cautioned that this brand consciousness is often mediated by affordability and authenticity; counterfeit or "fake" branded goods are a significant problem that can quickly erode trust and negate the aspirational value of a brand (Sirdeshmukh et al., 2002). The quantitative findings on the powerful role of trust ($\square = 0.60, \square$ on attitude) and the high correlation between advertisement exposure and brand recall ($\square = 0.74, \square$) directly support this qualitative insight, confirming that advertising successfully builds awareness and desire, but the realization of a purchase intention is contingent upon the establishment of genuine trust.

A more nuanced and sometimes concerning theme emerged from the rural consumers themselves, who expressed concerns about evolving family dynamics and perceived cultural threats. A recurring anxiety centered on children emerging as "new opinion leaders" within the household. Parents and older family members reported that their children, influenced by school, peers, and media, were increasingly advocating for specific branded products, from toothpaste to packaged snacks. While some respondents viewed this as a positive force for progress and quality, many expressed discomfort, feeling that their traditional authority as decision-makers was being undermined and that their children were being unduly influenced by sophisticated urban marketing. This generational tension creates a complex decision-making environment where purchase intentions are not solely the product of individual attitudes but are negotiated within a hierarchical family structure experiencing internal cultural shifts. For marketers, this implies that a dual-targeting strategy might be effective: appealing to children's desire for modern brands while simultaneously reassuring parents that the product aligns with family values and does not threaten their parental role or cultural traditions (Kalotra, 2013).

Relatedly, a consistent sub-theme was the perception of cultural threats emanating from urban marketing influences. Rural consumers, particularly older ones, expressed a sense that aggressive modern advertising and the promotion of individualistic consumption values were eroding traditional communal bonds and values of thrift and self-sufficiency. One participant lamented, "These advertisements make us want things we never needed before. They make our children restless and dissatisfied with village life." This sentiment was echoed by some marketing professionals who acknowledged that campaigns which are insensitive to local norms or which overtly valorize urban lifestyles over rural ones risk triggering a defensive backlash. This socio-cultural resistance acts as a psychological barrier that can suppress purchase intentions even when other conditions are favourable, a finding that is captured by the composite perceived barriers construct in the quantitative model. The modest but significant negative effect of this construct ($\square = -0.09, \square$) may, in part, reflect this diffuse cultural anxiety (Mishra & Kumar, 2012). These qualitative insights, therefore, underscore the necessity for culturally grounded marketing strategies. Rather than simply importing urban-centric campaigns, effective rural marketing must demonstrate respect for local traditions, highlight the family and community benefits of a product, and avoid framing consumption as a replacement for cultural values, but rather as a tool that can be harmoniously integrated into a desired modern-rural lifestyle.

DISCUSSION

The findings from this mixed-methods investigation offer several important theoretical and practical implications for understanding rural consumer behaviour in emerging FMCG markets. From a theoretical standpoint, our results extend the Theory of Planned Behaviour (TPB) (Ajzen, 1991) by demonstrating that in contexts characterized by structural vulnerabilities, a composite perceived barriers construct capturing economic, institutional, and socio-cultural constraints provides superior explanatory power for purchase intentions compared to perceived behavioural control alone. The significant negative effect of this composite construct ($\square = -0.09, \square$) empirically validates the proposition that external constraints beyond individual volition systematically suppress intentions, a phenomenon that prior applications of TPB in developed-market settings have often underemphasized (Giles et al., 2013). Furthermore, the dual-pathway model of trust—exerting a strong indirect effect via attitude and a weaker direct effect on purchase intention—provides a more nuanced understanding of how relational capital functions as both a cognitive foundation and a conative trigger in low-trust environments (Sirdeshmukh et al., 2002). This suggests that trust operates not merely as a belief but as a psychological resource that compensates for the absence of formal institutional safeguards, a mechanism that warrants further theoretical elaboration in consumer behaviour models tailored to emerging markets.

The practical implications of these findings are substantial for marketers, distribution strategists, and policymakers seeking to engage effectively with rural consumer segments. The predominance of social networks as the strongest driver of purchase intention

($\square = 0.37, \square$) underscores the imperative for community-based marketing approaches that leverage local opinion leaders, village-level brand ambassadors, and peer recommendation mechanisms rather than relying solely on mass media advertising. Marketing practitioners should design referral programs that reward existing consumers for bringing new customers from their social circles, thereby harnessing the collectivist decision-making norms that characterize rural communities. Moreover, the finding that product availability is the single strongest predictor of consumer preference ($\square = 0.32, \square$) implies that supply chain investment must precede or accompany brand-building investments. Policymakers and corporate strategists should collaborate on improving last-mile distribution infrastructure, such as by subsidizing the establishment of rural retail outlets or investing in road connectivity, to ensure that products are physically accessible when purchase intentions are activated. The significant role of income segmentation ($\square(2,329) = 8.34, \square$) suggests that pricing strategies must be tiered, with smaller pack sizes or sachet-based formats offered for lower-income households to lower the financial threshold for trial and repeat purchase.

Several limitations of this study must be acknowledged to contextualize the findings and guide future research. First, the quantitative sample of 332 households, while adequate for PLS-SEM analysis, was drawn from a limited number of rural districts within a single emerging economy, which constrains the generalizability of the findings to other cultural and institutional contexts. The specific barriers and aspirations identified, such as the primacy of a concrete house as an aspirational goal, may be culturally specific and may not replicate in rural markets of Africa, Southeast Asia, or Latin America. Second, the cross-sectional design of the quantitative phase captures purchase intentions at a single point in time, precluding the assessment of causal dynamics or the effects of seasonality on income and purchasing behaviour. The reliance on self-reported measures of purchase intention rather than actual purchase data introduces the possibility of social desirability bias, particularly given the qualitative evidence that consumers expressed anxiety about cultural threats from urban marketing influences, which may have coloured their responses. Third, the composite perceived barriers construct, while theoretically justified, aggregated three distinct dimensions (economic, institutional, sociocultural) into a single latent variable, which may obscure differential effects of each barrier subtype across consumer segments.

Future research should explore several promising directions that logically follow from these limitations and findings. There is a need for longitudinal studies that track the same cohort of rural consumers across multiple agricultural seasons to capture how fluctuations in income, credit availability, and household needs modulate the relationships between trust, social networks, and purchase intentions over time. Such designs would provide stronger causal evidence and reveal the temporal dynamics of barrier mitigation strategies. Cross-country comparative studies are warranted to test the robustness of the extended TPB model developed here across different emerging-market contexts, examining how variations in institutional quality, cultural individualism-collectivism, and infrastructure development moderate the effects identified in this study. Future research should also explore the underexamined role of intra-household decision-making dynamics, particularly the generational tension between children as new opinion leaders and parents as traditional gatekeepers. Mixed-methods studies that conduct separate interviews with different family members and observe actual purchase negotiations at retail points could illuminate how purchase intentions are collectively constructed and contested within rural households. Finally, experimental designs that manipulate specific barrier-mitigation interventions (e.g., distribution improvements, trust-building community events, culturally adapted packaging) and measure subsequent changes in purchase behaviour would offer the most actionable guidance for practitioners seeking to translate the insights from this study into effective marketing strategies.

CONCLUSION

This study set out to investigate the drivers and barriers shaping rural consumer purchase intentions for FMCG products in emerging markets, employing a sequential exploratory mixed-methods design to capture both the quantitative structure and the qualitative texture of this complex phenomenon. Our findings confirm that rural purchase intentions are not a simple function of individual preference but are instead the product of an intricate interplay between social influence, psychological disposition, and structural constraint. The predominance of social networks as the strongest predictor of purchase intention, the foundational role of trust in shaping consumer attitudes, and the significant negative effect of perceived economic, institutional, and socio-cultural barriers collectively demonstrate that standardized urban marketing frameworks are insufficient for this context. We thereby contribute a contextually validated extension of the Theory of Planned Behaviour that explicitly integrates a composite barrier construct and a dual-pathway model of trust, offering a more accurate lens for understanding consumer behaviour in settings where institutional safeguards are weak and collectivist decision-making norms prevail.

Looking forward, the evolving landscape of rural markets in emerging economies presents both opportunities and challenges that merit sustained scholarly attention. The generational tension between children as emerging opinion leaders and parents as traditional gatekeepers, identified in our qualitative phase, suggests that intra-household decision-making dynamics are likely to become increasingly salient as rural consumers gain greater exposure to urban lifestyles through digital media. Future research should adopt longitudinal designs to track how these dynamics evolve over time and experimental approaches to test the effectiveness of culturally grounded interventions that address the specific barrier-profiles of different rural segments. Ultimately, this investigation underscores that effective rural marketing demands not merely a transfer of urban strategies but a fundamental reorientation towards trust-building, community engagement, and barrier mitigation, thereby recognizing rural consumers not as a homogeneous market to be captured but as a heterogeneous population to be understood and served.

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