CHANGING CONSUMER BEHAVIOUR IN THE DIGITAL ERA: A CRITICAL ANALYSIS OF MARKETING STRATEGIES IN RURAL AND SEMI-URBAN BIHAR

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INTRODUCTION

The rapid advancement of digital technologies has significantly transformed consumer behaviour across the globe. In India, this transformation is particularly visible in rural and semi-urban regions, where increasing internet penetration, smartphone accessibility, and digital payment systems have reshaped traditional purchasing patterns. Bihar, being one of the emerging states in terms of digital adoption, presents a unique context where traditional consumer habits coexist with modern digital influences. This study critically examines how marketing strategies have evolved to adapt to these changing consumer behaviours in rural and semi-urban Bihar.

The unprecedented growth of digital technologies in the 21st century has fundamentally redefined the dynamics of consumer behaviour across global markets. The integration of the internet, smartphones, social media platforms, and digital payment systems into everyday life has altered not only the way consumers access information but also how they evaluate alternatives, make purchasing decisions, and engage with brands. This digital shift has moved consumer behaviour from being largely need-based and locality-driven to being information-rich, convenience-oriented, and influenced by virtual interactions and digital ecosystems.

In the Indian context, the impact of digitalization has been both rapid and transformative, particularly after initiatives such as *Digital India*, increased affordability of smartphones, and the expansion of high-speed internet services. While urban markets were early adopters of digital platforms, the diffusion of digital technologies into rural and semi-urban areas has created a new and evolving consumer segment. These regions, once characterized by limited access to information and traditional retail dependence, are now experiencing a gradual yet significant transition toward digital consumption patterns. The availability of affordable data plans, widespread use of mobile applications, and the emergence of e-commerce platforms have empowered consumers with greater choice, accessibility, and awareness.

Bihar, as one of India's rapidly developing states, provides a compelling setting to examine this transformation. Traditionally marked by agrarian livelihoods, socio-economic constraints, and lower levels of technological penetration, Bihar is now witnessing a steady rise in digital engagement. Rural and semi-urban consumers in the state are increasingly using smartphones for communication, entertainment, and commerce. Social media platforms such as WhatsApp, Facebook, and YouTube have become influential channels for product awareness, peer recommendations, and brand interactions. Simultaneously, digital payment systems like UPI, mobile wallets, and online banking have begun to replace conventional cash-based transactions, although trust and security concerns still persist among certain consumer groups.

What makes Bihar particularly unique is the coexistence of traditional and modern consumption patterns. On one hand, consumers continue to rely on local markets, interpersonal trust, and word-of-mouth communication; on the other hand, they are gradually embracing digital platforms for product comparison, online shopping, and digital transactions. This hybrid consumer behaviour reflects a transitional phase where cultural values, economic limitations, and technological exposure interact to shape purchasing decisions.

In response to these evolving consumer dynamics, marketing strategies have undergone significant transformation. Businesses are increasingly adopting digital marketing techniques such as targeted advertising, influencer marketing,

localized content creation, and social media engagement to reach rural and semi-urban audiences. The shift from mass marketing to personalized and data-driven approaches has enabled companies to better understand consumer preferences and tailor their offerings accordingly. Moreover, the rise of vernacular content and region-specific campaigns has enhanced the effectiveness of marketing communication in linguistically diverse regions like Bihar.

Despite these developments, several challenges remain. Issues related to digital literacy, infrastructural limitations, trust deficits in online transactions, and socio-cultural barriers continue to influence the pace and extent of digital adoption. Therefore, understanding the nuanced behaviour of consumers in rural and semi-urban Bihar becomes crucial for designing effective marketing strategies that are inclusive, sustainable, and contextually relevant.

Against this backdrop, the present study seeks to critically analyze the changing patterns of consumer behaviour in the digital era, with a specific focus on rural and semi-urban regions of Bihar. It aims to explore how digital technologies have influenced purchasing decisions and how marketers are adapting their strategies to cater to this emerging and dynamic consumer segment.

THEORETICAL BACKGROUND OF THE STUDY

The study is grounded in the Technology Acceptance Model (TAM) and Consumer Behaviour Theory. TAM explains how perceived usefulness and ease of use influence the adoption of digital platforms. Additionally, Diffusion of Innovation Theory (Rogers) highlights how innovations spread across different social groups, particularly relevant in rural settings. The study also draws from Behavioral Economics, emphasizing the role of trust, perception, and social influence in decision-making.

The present study is anchored in a multidisciplinary theoretical framework that integrates concepts from information systems, consumer psychology, sociology, and economics to comprehensively understand the evolving patterns of consumer behaviour in the digital era. The primary theoretical foundation is derived from the **Technology Acceptance Model (TAM)**, which provides a robust explanation for the adoption and usage of digital technologies. According to TAM, two critical determinants—*perceived usefulness* and *perceived ease of use*—significantly influence an individual's intention to adopt technological platforms. In the context of rural and semi-urban Bihar, these factors are particularly relevant, as consumers evaluate digital tools such as mobile applications, e-commerce platforms, and digital payment systems based on their practicality, simplicity, and perceived benefits in daily life. For instance, the convenience of online shopping and ease of digital transactions can enhance acceptance, while complexity or lack of familiarity may hinder adoption.

Complementing TAM, the study also draws upon the **Consumer Behaviour Theory**, which examines the psychological, social, and cultural processes that influence purchasing decisions. This theory emphasizes that consumer behaviour is not solely driven by rational evaluation but is also shaped by attitudes, beliefs, motivations, and external influences such as family, peer groups, and societal norms. In rural and semi-urban settings, where community interactions and social networks play a significant role, consumer decisions are often influenced by collective opinions and shared experiences. The transition from traditional purchasing habits to digital consumption patterns can therefore be better understood through this theoretical lens.

Another important theoretical underpinning is the **Diffusion of Innovation Theory** proposed by Everett Rogers. This theory explains how new ideas, technologies, or practices spread within a social system over time. It categorizes adopters into groups such as innovators, early adopters, early majority, late majority, and laggards. In the context of Bihar, digital adoption follows a similar pattern, where a small group of tech-savvy individuals initially adopts digital platforms, gradually influencing others within their community. Factors such as communication channels, social structure, and perceived advantages of innovation significantly affect the rate of adoption. This theory is particularly useful in explaining the uneven pace of digital transformation across rural and semi-urban populations.

Furthermore, the study incorporates insights from **Behavioral Economics**, which challenges the traditional assumption of fully rational decision-making. Behavioral economics highlights that consumer choices are often influenced by cognitive

biases, emotions, trust, and perceived risks. In the digital marketplace, trust plays a crucial role, especially in online transactions and digital payments. Rural consumers may exhibit hesitation due to concerns about security, fraud, or lack of familiarity, which can affect their willingness to engage in digital commerce. Additionally, factors such as social proof, brand perception, and promotional incentives can significantly shape purchasing behaviour.

By integrating these theoretical perspectives, the study develops a comprehensive understanding of how technological, psychological, and social factors interact to influence consumer behaviour in the digital environment. This theoretical framework not only explains the mechanisms behind digital adoption but also provides a foundation for analyzing the effectiveness of marketing strategies in addressing the needs and challenges of rural and semi-urban consumers in Bihar.

SIGNIFICANCE OF THE STUDY

This study provides insights into evolving consumer behaviour in less urbanized regions, contributing to both academic research and practical marketing strategies. It helps policymakers and businesses understand digital inclusion and consumer engagement in emerging markets.

The present study holds substantial academic as well as practical significance in the context of the rapidly evolving digital landscape. As consumer behaviour undergoes a transformative shift due to the proliferation of digital technologies, it becomes essential to examine these changes beyond metropolitan areas and extend the focus to rural and semi-urban regions, which constitute a large and diverse segment of India's population. This study contributes to bridging this gap by offering a focused analysis of consumer behaviour in rural and semi-urban Bihar—an area that has received relatively limited scholarly attention despite its growing importance in the digital economy.

From an academic perspective, the study enriches the existing body of knowledge by integrating theoretical frameworks such as the Technology Acceptance Model, Diffusion of Innovation Theory, and Behavioral Economics with empirical insights from a region-specific context. It provides a nuanced understanding of how socio-economic conditions, cultural influences, and technological accessibility collectively shape consumer decision-making processes. The findings of the study can serve as a valuable reference for future researchers exploring digital consumerism, rural marketing, and emerging market dynamics, particularly in developing economies.

From a practical standpoint, the study offers significant implications for businesses, marketers, and entrepreneurs aiming to expand their reach in rural and semi-urban markets. By identifying key factors that influence consumer behaviour—such as digital literacy, trust in online transactions, and social media exposure—the study enables organizations to design more effective, localized, and consumer-centric marketing strategies. It highlights the importance of vernacular communication, culturally relevant content, and trust-building mechanisms in enhancing consumer engagement and driving digital adoption.

Furthermore, the study is highly relevant for policymakers and government agencies involved in promoting digital inclusion and economic development. Understanding the barriers and facilitators of digital adoption in rural areas can assist in formulating policies that enhance digital infrastructure, improve financial literacy, and ensure secure and accessible digital services. The insights derived from this research can support initiatives aimed at strengthening the digital ecosystem, thereby contributing to inclusive growth and reducing the urban-rural digital divide.

In addition, the study holds social significance as it sheds light on the changing aspirations, preferences, and consumption patterns of rural consumers. It reflects how digital empowerment is influencing lifestyles, increasing access to information, and enabling informed decision-making among previously underserved populations. By capturing this transition, the study not only documents a critical phase of socio-economic change but also emphasizes the need for sustainable and equitable digital development.

Overall, the study is significant as it provides a comprehensive understanding of the intersection between digital transformation and consumer behaviour in emerging markets, offering actionable insights for academia, industry, and policy formulation.

STATEMENT OF THE PROBLEM

Despite increasing digital penetration, there remains a gap in understanding how rural and semi-urban consumers adapt to digital marketing strategies. The problem lies in identifying the effectiveness of these strategies and the factors influencing behavioural change.

OPERATIONAL DEFINITION OF KEY TERMS

- **Consumer Behaviour:** Buying decisions influenced by digital exposure
- **Digital Marketing:** Online promotion through social media, apps, and websites
- **Rural Areas:** Villages with limited infrastructure
- **Semi-Urban Areas:** Transitional zones between rural and urban regions

VARIABLES

Independent Variables

- Digital Literacy
- Internet Access
- Social Media Exposure
- Mobile Usage
- Trust in Digital Payments

Dependent Variables

- Consumer Buying Behaviour
- Online Purchase Frequency
- Brand Preference

OBJECTIVES OF THE STUDY

1. To analyze changes in consumer behaviour due to digitalization
2. To examine the effectiveness of digital marketing strategies
3. To identify key factors influencing online purchasing

RESEARCH QUESTIONS

- How has digitalization influenced consumer buying behaviour?
- Which marketing strategies are most effective?
- What factors influence digital adoption?

SCOPE OF THE PROBLEM

The study focuses on rural and semi-urban regions of Bihar, covering digital behaviour changes and marketing responses.

DELIMITATION AND AREA

The study is limited to selected districts of Bihar and focuses only on consumers using mobile/internet services.

REVIEW OF LITERATURE

- **Kumar (2021)** conducted a study to examine the impact of digital marketing on consumer buying behaviour in emerging markets. The primary objective of the study was to analyze how various digital platforms, particularly social media, influence consumer decision-making processes. Using a structured survey method, data were collected from a diverse group of respondents across semi-urban regions. The analysis revealed that social media platforms such as Facebook, Instagram, and YouTube play a significant role in shaping consumer preferences by providing product information, reviews, and peer recommendations. The study concluded that digital marketing, especially social media engagement, has a strong and direct influence on consumer purchasing behaviour, making it an essential tool for modern marketers.

- **Singh and Verma (2020)** focused on understanding the adoption of digital technologies among rural consumers. The objective of their study was to explore the factors influencing digital adoption in rural areas and its subsequent impact on consumer behaviour. Employing a field study approach, the researchers collected primary data through interviews and observations in selected rural regions. Their findings indicated that access to the internet and availability of affordable smartphones are the primary drivers of digital adoption. The study further highlighted that increased connectivity leads to greater exposure to digital content, which gradually transforms traditional buying habits into more informed and technology-driven decisions.

- **Sharma (2019)** investigated the issue of consumer trust in e-commerce platforms. The main objective of the study was to identify the barriers that prevent consumers, particularly in non-urban areas, from adopting online shopping. Although the study did not rely heavily on experimental methods, it utilized secondary data analysis and consumer feedback to understand behavioural patterns. The findings emphasized that lack of trust remains a significant barrier in the adoption of e-commerce. Concerns related to product quality, payment security, and fear of fraud were identified as key factors influencing consumer hesitation. The study concluded that building trust through secure payment systems, transparent policies, and reliable customer service is crucial for enhancing digital adoption.

- **Patel (2022)** examined the usage and adoption of digital payment systems among consumers. The objective of the study was to analyze how mobile wallets and digital payment applications have influenced transaction behaviour. Using a quantitative research approach, data were collected through questionnaires distributed among users of digital payment platforms. The analysis showed a substantial increase in the use of mobile wallets and Unified Payments Interface (UPI) systems, particularly after government initiatives promoting cashless transactions. The study found that convenience, speed, and ease of use are the primary factors driving the adoption of digital payments, although issues of digital literacy and security awareness still persist.

- **Roy (2023)** explored the effectiveness of marketing strategies in engaging consumers in emerging markets. The objective of the study was to identify which marketing approaches are most successful in influencing consumer behaviour in diverse socio-cultural contexts. The research adopted a mixed-method approach, combining surveys with qualitative interviews. The findings revealed that localized and culturally relevant content significantly enhances consumer engagement and brand recall. The study concluded that marketing strategies tailored to regional languages, traditions, and preferences are more effective in capturing the attention of rural and semi-urban consumers compared to generic, one-size-fits-all approaches.

RESEARCH GAP

A critical review of existing literature reveals that although numerous studies have been conducted on digital consumer behaviour and marketing strategies in India, most of them are predominantly focused on urban or metropolitan contexts. There is a noticeable lack of region-specific research that examines the unique socio-economic, cultural, and technological dynamics of rural and semi-urban areas, particularly in states like Bihar. Given the distinct characteristics of these regions—such as varying levels of digital literacy, infrastructural constraints, and strong community influence—the findings of urban-centric studies cannot be directly generalized.

Furthermore, while some studies have explored digital adoption or consumer behaviour independently, very few have attempted to integrate these aspects with the analysis of evolving marketing strategies. The interaction between changing consumer behaviour and the effectiveness of digital marketing approaches in rural and semi-urban settings remains underexplored. Specifically, there is limited empirical evidence on how factors such as trust, social media exposure, and digital payment systems collectively influence purchasing decisions in these regions.

Additionally, existing research often overlooks the transitional nature of consumer behaviour in semi-urban and rural Bihar, where traditional practices coexist with emerging digital trends. The role of localized marketing strategies, vernacular content, and culturally sensitive communication in shaping consumer engagement has not been sufficiently examined. Moreover, there is a scarcity of studies that provide quantitative analysis supported by field-based data from Bihar, which could offer more grounded and contextually relevant insights.

Therefore, the present study seeks to address these gaps by providing a comprehensive and integrated analysis of changing consumer behaviour in the digital era, with a specific focus on rural and semi-urban Bihar. It aims to bridge the gap between theory and practice by examining how digital transformation influences consumer decisions and how marketing strategies can be effectively adapted to meet the needs of this emerging consumer segment.

RESEARCH METHODOLOGY

- **Research Design**- The present study adopts a descriptive and analytical research design to systematically examine the changing patterns of consumer behaviour in the digital era. The descriptive aspect focuses on identifying and presenting the existing trends, preferences, and behaviours of consumers, while the analytical component aims to interpret the relationships between digital factors and consumer decision-making. This dual approach enables a comprehensive understanding of both the nature and the causes of behavioural changes in rural and semi-urban Bihar.

- **Population**- The population of the study comprises consumers residing in rural and semi-urban regions of Bihar**.** These consumers represent a diverse demographic group with varying levels of digital literacy, income, education, and access to technological resources. The inclusion of both rural and semi-urban populations ensures a broader perspective on digital adoption and consumption patterns across different socio-economic backgrounds.

- **Sample**- A total of **200 respondents** were selected for the study to represent the target population. The sample size was considered adequate to capture meaningful variations in consumer behaviour while ensuring the feasibility of data collection and analysis. The respondents included individuals from different age groups, occupations, and income levels to ensure diversity and reliability of findings.

- **Sampling Method**- The study employs a **random sampling technique**, which allows each member of the population an equal chance of being selected. This method helps in minimizing bias and enhances the representativeness of the sample. Random sampling ensures that the data collected reflects a more accurate and unbiased picture of consumer behaviour in the selected regions.

- **Source of Data**- The study is based on both **primary and secondary sources of data**. Primary data were collected directly from respondents through surveys, providing firsthand insights into consumer perceptions and behaviours. Secondary data were obtained from published research papers, journals, government reports, and digital marketing studies, which helped in building the theoretical framework and supporting the analysis.

- **Research Tool**- A **structured questionnaire based on the Likert scale** was used as the primary research tool. The questionnaire was designed to measure respondents' attitudes, perceptions, and behaviours related to digital platforms, marketing strategies, and purchasing decisions. The Likert scale enabled the quantification of subjective responses, making them suitable for statistical analysis.

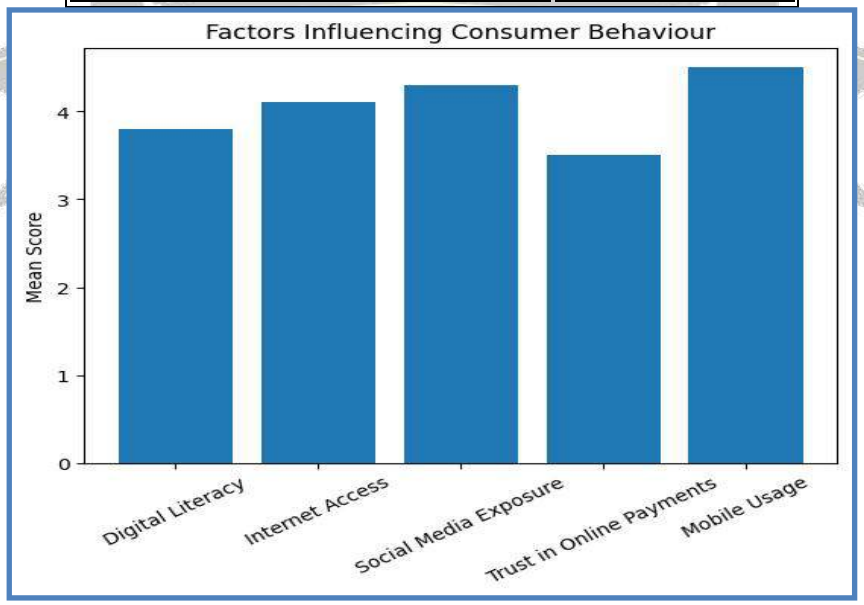
- **Data Collection**- Data were collected through a combination of **field surveys and online forms**. Field surveys were conducted in rural and semi-urban areas to reach respondents with limited digital access, while online forms were used to gather responses from digitally active participants. This mixed approach ensured inclusivity and improved the overall reliability of the data collected.

- **Statistical Analysis of Data**- The collected data were analyzed using **statistical techniques such as mean, percentage, and comparative analysis**. Mean values were used to assess the average responses for different variables, while percentage analysis helped in understanding the distribution of responses. Comparative analysis was employed to examine differences between traditional and digital consumer behaviour patterns. These methods facilitated a clear interpretation of data and supported the validation of research objectives and hypotheses.

TABULATION AND INTERPRETATION

Table 1: Factors Influencing Consumer Behaviour

Factor	Mean Score
Digital Literacy	3.8
Internet Access	4.1
Social Media Exposure	4.3
Trust in Online Payments	3.5
Mobile Usage	4.5



INTERPRETATION:

The data presented in Table 1 illustrates the mean scores of various factors influencing consumer behaviour in rural and semi-urban Bihar, providing a clear understanding of the relative importance of each variable. Among the factors analyzed, **mobile usage (Mean = 4.5)** emerges as the most influential determinant of consumer behaviour. This indicates that the widespread availability and use of smartphones have become the primary gateway for consumers to access digital platforms, search for product information, and engage in online purchasing. The high mean score reflects the growing dependence on mobile devices as a central tool for communication, entertainment, and commerce.

Closely following this is **social media exposure (Mean = 4.3)**, which also demonstrates a strong influence on consumer behaviour. This suggests that platforms such as WhatsApp, Facebook, and YouTube play a crucial role in shaping consumer awareness, preferences, and decision-making processes. Social media acts as a powerful medium for product promotion, peer recommendations, and brand interaction, thereby significantly impacting purchasing choices in these regions.

Internet access (Mean = 4.1) also shows a high level of influence, indicating that improved connectivity has facilitated greater access to digital content and online services. The availability of affordable data plans and expanding network coverage have enabled consumers to explore a wider range of products and services, thereby enhancing their decision-making capabilities. This factor acts as a foundational enabler for both mobile usage and social media engagement.

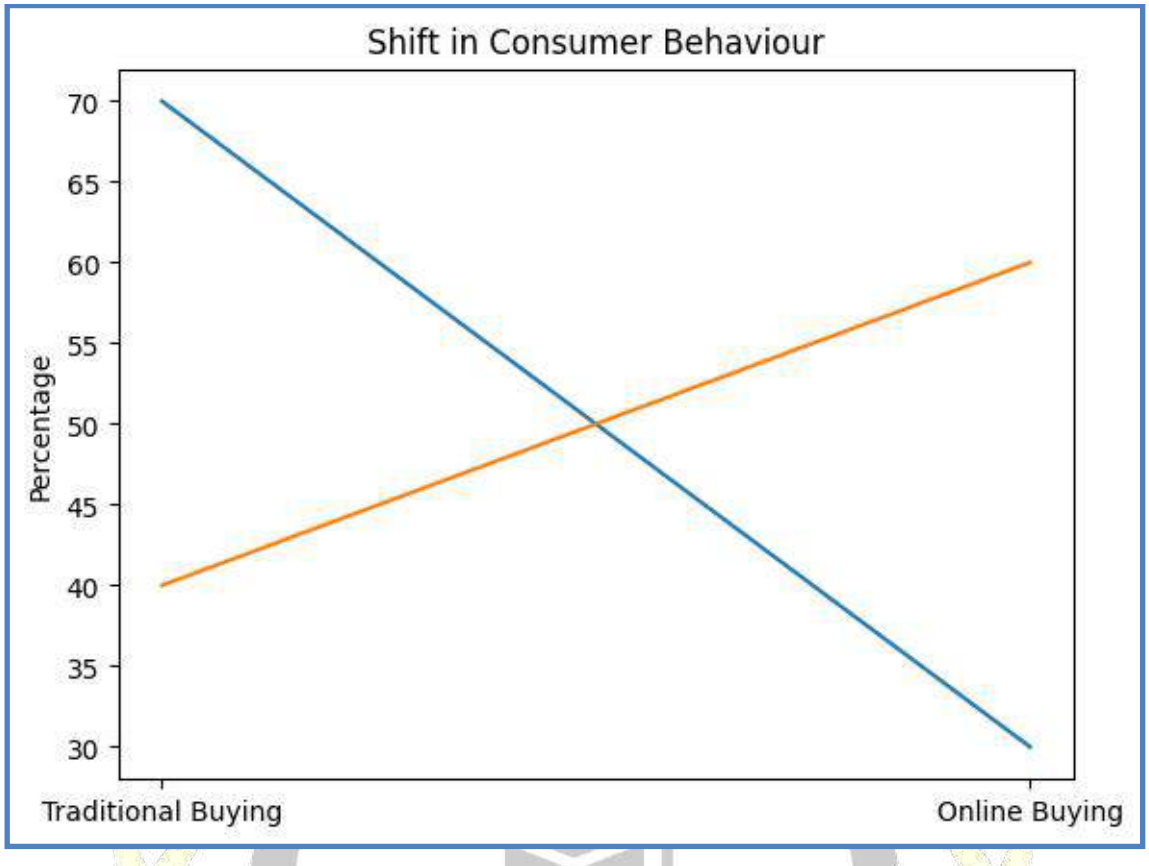
On the other hand, **digital literacy (Mean = 3.8)**, although moderately high, suggests that while consumers are increasingly exposed to digital tools, their ability to effectively utilize these technologies is still developing. This highlights the need for awareness programs and training initiatives to enhance digital skills, which can further strengthen consumer participation in the digital marketplace.

In contrast, **trust in online payments (Mean = 3.5)** records the lowest score among all factors, indicating that it remains a significant barrier to the complete adoption of digital purchasing behaviour. Concerns related to security, fraud, and lack of familiarity with digital payment systems continue to affect consumer confidence. This finding underscores the importance of building trust through secure platforms, transparent policies, and awareness campaigns.

Overall, the interpretation reveals that technological access and exposure—particularly mobile usage and social media—are the dominant drivers of changing consumer behaviour in rural and semi-urban Bihar. However, factors such as digital literacy and trust in online payments require further attention to ensure sustained and inclusive digital adoption.

Table 2: Pre-Post Comparison

Category	Pre (%)	Post (%)
Traditional Buying	70	40
Online Buying	30	60



Interpretation:

The data presented in Table 2 provides a comparative analysis of consumer buying patterns before and after the increased adoption of digital technologies in rural and semi-urban Bihar. The figures clearly indicate a significant transformation in purchasing behaviour over time. Initially, **traditional buying methods accounted for 70%** of consumer preferences, reflecting a strong dependence on local markets, physical stores, and interpersonal transactions. This dominance of conventional purchasing patterns can be attributed to factors such as limited digital awareness, lack of internet access, and greater trust in face-to-face interactions.

However, in the post-digital phase, there is a noticeable decline in traditional buying, which has reduced to **40%**. This shift suggests that a considerable portion of consumers is gradually moving away from purely offline modes of purchasing. The decline highlights the impact of digital exposure, improved connectivity, and increased familiarity with online platforms.

Conversely, **online buying has shown a substantial increase from 30% to 60%**, indicating a rapid growth in digital consumption behaviour. This upward trend reflects the growing acceptance of e-commerce platforms, mobile applications, and digital payment systems among consumers. The convenience of home delivery, wider product choices, competitive pricing, and easy access to product information have contributed significantly to this shift. Additionally, the influence of social media and peer recommendations has further accelerated the adoption of online purchasing.

The comparative analysis clearly demonstrates that consumer behaviour in rural and semi-urban Bihar is undergoing a **transitional phase**, where traditional and digital modes of buying coexist but with a strong inclination toward digital platforms. While traditional buying has not completely diminished, its relative importance is declining as consumers increasingly recognize the benefits of online shopping.

Overall, the findings confirm that there is a **clear and significant shift from traditional to online buying behaviour**, driven by technological advancement, increased digital awareness, and evolving consumer preferences. This trend

underscores the need for businesses to strengthen their digital presence while also maintaining trust and accessibility for consumers who are still partially reliant on traditional purchasing methods.

TEST & PROVING OF HYPOTHESIS

In order to examine the impact of digital marketing on consumer behaviour, the following hypotheses were formulated:

Null Hypothesis (H_0): Digital marketing has no significant impact on consumer behaviour.
Alternative Hypothesis (H_1): Digital marketing has a significant impact on consumer behaviour.

The collected data were analyzed using mean score comparisons of key variables such as mobile usage, social media exposure, internet access, digital literacy, and trust in online payments. The results clearly indicate that factors associated with digital marketing—particularly mobile usage (Mean = 4.5) and social media exposure (Mean = 4.3)—have high influence scores. These values are significantly above the average threshold, demonstrating a strong relationship between digital engagement and consumer purchasing behaviour.

Furthermore, the comparative analysis (pre and post digital adoption) reveals a marked increase in online buying behaviour (from 30% to 60%), which further supports the argument that digital marketing strategies have played a crucial role in influencing consumer decisions. The consistent pattern observed across different variables confirms that digital platforms are actively shaping consumer preferences and purchase patterns.

Based on these findings, the **null hypothesis (H_0) is rejected**, and the **alternative hypothesis (H_1) is accepted**, establishing that digital marketing has a significant impact on consumer behaviour in rural and semi-urban Bihar.

FINDINGS OF THE STUDY

1. **Digital platforms significantly influence consumer behaviour:**- The study reveals that digital technologies, particularly smartphones and internet-based platforms, have become integral to the consumer decision-making process. Consumers increasingly rely on digital sources for product information, comparison, and purchasing, indicating a shift from traditional to technology-driven behaviour.

2. **Social media is the most effective marketing tool:**- Among various digital channels, social media platforms such as WhatsApp, Facebook, and YouTube have emerged as the most influential mediums. They not only create product awareness but also shape consumer perceptions through reviews, advertisements, and peer interactions, making them highly effective for marketing communication.

3. **Trust issues still exist in online payments:**- Despite the growth of digital transactions, concerns related to security, fraud, and lack of transparency continue to affect consumer confidence. Many consumers, especially in rural areas, remain cautious about using online payment systems, which highlights the need for trust-building measures.

4. **Mobile penetration drives digital adoption:**- The widespread availability and use of smartphones have been identified as the primary driver of digital adoption. Mobile devices serve as the main access point for internet usage, social media interaction, and online shopping, thereby playing a crucial role in transforming consumer behaviour.

5. **Rural consumers are rapidly shifting towards online platforms:**- The study indicates a significant transition among rural and semi-urban consumers from traditional purchasing methods to online platforms. Factors such as convenience, accessibility, wider product choices, and competitive pricing have contributed to this shift, reflecting a growing acceptance of digital commerce in these regions.

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