



“Barriers In Online Buying: A Comparative Study Of Consumer Behaviour Of Rural And Urban People Of Haryana”

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Abstract

Despite the seeming infiltration of the Internet into modern lives, many people still do not shop online, including non-internet users as well as those who utilize the internet for other purposes. Those who do shop online may not do so on a regular basis or will only buy specific product kinds. People investigate the obstacles that prevent individuals from purchasing online. Despite the ease, not everyone prefers to buy goods and services online. Some consumers prefer the concept of physically visiting to a store as well as engaging in the purchasing experience. In this research work sample of 600 online shoppers from rural and urban region of Haryana were considered on the basis of their “geographical area and literacy rate”. This paper concludes that in comparison to rural consumers, urban consumers of Haryana are most affected by Payment related hassles and Personal Barriers that prevents them to make online purchases. But in comparison to urban male consumers, rural consumers of Haryana are most affected by personal barriers that prevents them to make online purchases and in comparison to rural female consumers, urban female consumers of Haryana are most affected by Payment related hassles and Product related Barriers that prevents them to make online purchases

Keywords: Online, Shopping, Purchase, Rural, Urban, Consumer, Barriers, Hassles

1. Introduction

Those who have not experienced online buying may have an incorrect view of it; the researchers discovered that larger number of non-internet users or non-internet buyers regarded online shopping to be challenging, risky, costly, or unable to give adequate information about the product. Many customers who do not purchase online do not perceive the benefits of doing so, whether they are able to or not, and instead see more benefits to shopping offline. People purchase online for a variety of reasons, including convenience, price, and simplicity of use. Individuals who are not price conscious or concerned with time as well as convenience are less likely to perceive any need to purchase online, while others may be unaware of these benefits. People's impressions of online purchasing are likely to be shaped by the press as well as other media, as well as through word of mouth, with close associates as well as family playing a significant role. This indicates that some groups may be predisposed to barrier to shopping online if few individuals in that demographic shop online as well as a

majority of them have a negative view of online shopping that they disseminated among their acquaintances.

Although a study by Yoon (2002) found that several individuals conduct offline research on a product before purchasing it online, particularly when a retailer has high street as well as internet stores, available information on a merchandise can make a significant effect as well as can be a domain where websites lose out to Bricks-and-Mortar shops. Other internet users may investigate a product on numerous websites before purchasing it from the cheapest, but it is undeniably true that there is a connection between product information provided as well as product sales, as demonstrated by them, whose survey endorsed their hypotheses that ‘The success of a website is closely connected to the quality of its information.’ This contains descriptions, reviews, specs (such as size), shipping expenses, as well as even the pricing offered on other websites (if it is the cheapest). Photos, especially product pictures and in-use shots, videos, as well as even 3D graphics, may make a major impact in sales

by ensuring customers get precisely what they want.

The poll found that high shipping prices (64%) were the most significant obstacle, followed by extra fees owing at the time of delivery (48%) as well as product delivery taking too long (39%). Product returns are also a key worry, with 33% of worldwide buyers citing deterrents in online return policies as well as processes.

Another impediment is lack of localization, with 30% of global online customers indicating they would be prevented from making purchases from businesses that do not accept their preferred method of transaction. Other impediments include being unable to understand a description of the product because it is written in a foreign language (29%), retailers refusing to take credit cards (27%), as well as pricing that is not in a nation's native currency (25%). The survey also discovered that web search engines continue to lead in product discovery, and that online marketplaces as well as merchant websites are the top options for online purchasing. Search engines are the favoured way of product discovery for 62% of internet consumers. When asked which sorts of websites from which they would anticipate purchasing, 66% preferred online marketplaces, while 62% chose shop websites (Iconaru, 2012).

The obstacles to achieving the benefits of e-commerce are usually underrated. Internet connectivity is only possible when telephones as well as computers are available, both of which are now in low supply. In addition to this dilemma, Internet connectivity remains excessively costly in most poor nations, both in absolute as well as in relation to GDP per capita. Although Computers prices have plummeted considerably over the previous decade, they continue to be beyond of reach for the overwhelming bulk of individual customers as well as enterprises in underdeveloped countries. When you factor in the human miscellaneous expenses of installing, running, maintaining, training, as well as support, the costs are beyond of reach for many developing-country businesses. Most customer markets suffer significant connectivity restrictions, payment ability, delivery, desire to make Web purchases, credit card ownership, and access to other methods of internet purchasing payment, as well as physical delivery accessibility. Furthermore, the low degree of economic

growth and low per-capita earnings, as well as the insufficient talent base with which to establish e-commerce services (Hoffman, et al., 1999).

2. Review of Literature

"Obstacles to Online Shopping in India: A Qualitative Study" by Ravi Shankar, K. S. Reddy, and Renuka Garg (2015) explored the obstacles to online shopping faced by consumers in India. The study used a qualitative approach and conducted in-depth interviews with 20 participants from urban areas. The results revealed that factors such as lack of trust, fear of online fraud, lack of familiarity with the online shopping process, and poor delivery services were major obstacles to online shopping in India.

Yadav and Pathak (2017) found in their study *"Exploring the Factors Affecting Online Shopping Behaviour of Consumers in India"* that older and less educated consumers are less likely to engage in online buying. They are not familiar with online platforms and lack the digital literacy needed to engage in online buying.

"Obstacles Faced by Rural Consumers in Online Shopping: An Empirical Study in India" by Gupta and Sharma (2018) identified the obstacles faced by rural consumers in India while shopping online. The research used a questionnaire survey method to collect data from 402 respondents from rural areas. The results showed that the lack of internet connectivity, lack of trust in online transactions, and language barriers were the major obstacles faced by rural consumers.

Rani and Kaur (2019) in their study *"Factors Affecting Online Shopping Behaviour of Urban Consumers: A Review of the Literature"* identified that a lack of customer support is a major obstacle faced by consumers in Haryana. Many consumers are not able to get immediate assistance or resolution when they face issues while making an online purchase.

Verma and Sharma (2020) highlighted in their study *"E-commerce Adoption in Haryana: A Study of Consumer Behaviour"* that language barriers are another obstacle faced by customers in Haryana's urban and rural areas. Many online platforms are designed in English, which is not the first language of many consumers in Haryana.

Sharma and Jindal (2021) noted in their study *"Exploring the factors affecting online buying behaviour of rural and urban*

consumers in Haryana, India” that customers in Haryana’s urban and rural areas are concerned about the security of their personal and financial information when buying online. Therefore, they prefer to buy from platforms that are perceived as trustworthy and secure. “Barriers in Online Buying: A Comparative Study of Consumer Behaviour of Rural and urban People of Haryana” this research topic has been selected to take into account the barriers faced by rural and urban consumer of Haryana in today’s changing era.

3. Research Objectives

1. To study the barriers preventing the rural and urban consumers in Haryana to make online purchases
2. To collate barriers abstaining the rural and urban male consumers in Haryana to make online purchases

5. Region Segmentation

State-Haryana						
Administrative Division	Karnal Division	Ambala Division	Faridabad Division	Gurgaon Division	Hisar Division	Rohtak Division
District with Highest Literacy Under each Division	Panipat	Panchkula	Faridabad	Gurgaon	Hisar	Jhajjar
Respondent	150	150	150	150	150	150

Area-wise Distribution of Respondents

6. Statistical Tools Applied in the study

Statistical Tools	Tests
Descriptive and, Inferential Statistics	Pearson’s Correlation. Mean, Standard Deviation and T-test

Barriers in Online Buying

In the developing countries, the new driver of the economic growth is e-commerce. It is found through the studies that use of internet is growing at a significant pace but still there is a considerable lag in online retail sales of products and services. There are so many obstacles and barriers in online purchase in the developing countries such as “absence of adequate infrastructure, basic computer knowledge, safe online payment gateways, etc.”.. The barriers that hinder the adoption of online purchase in the consumers of urban and rural areas of Haryana are examined in this section of the study.

Table below is showing the results of independent sample t-test which was applied to compare the barriers that prevents the rural and urban consumers in Haryana to

3. To examine and compare barriers hesitating the rural and urban female consumers in Haryana to make online purchases

4. Sample Size

In this study highest literate cities and the village based on administrative division- *Ambala, Rohtak, Gurgaon, Hisar, Karnal and Faridabad* of Haryana have been selected: District for rural and urban consumers has been selected on highest literacy rate. A sample of 600 respondents, out of total respondent 300 has been chosen from urban area and 300 from rural areas from the six selected cities and their corresponding villages. Basics of data selection has been Geographical based and respondents who made minimum one purchase online in the last month, and literate.

make online purchases. It is found from the table that online behaviour of rural consumers is largely affected by Product related Barriers followed by Payment related hassles, Technical Hassles and Personal Barriers. On the other hand, online behaviour of urban consumers is largely affected by Payment related hassles followed by Product related Barriers, Personal Barriers, and Technical Hassles. It is also found that there is no significant difference between the consumers of rural and urban areas of Haryana in context to Product related Barriers and Technical Hassles, which means that in terms of Product related Barriers and Technical Hassles no significant difference is there between the consumers of rural and urban areas of Haryana. Whereas there is significant difference between the

consumers of rural and urban areas of Haryana in context to Payment related hassles and Personal Barriers, which means that in terms of Payment related hassles and Personal Barriers significant difference is there between the consumers of rural and urban areas of Haryana. All the above interpretation is done based on the data analysis where t-value for Payment related

hassles is -3.450 with Rural Mean value 3.85 & standard deviation 0.80043 and Urban Mean value 4.05 & standard deviation 0.63365. T-value for Personal Barriers is -2.988 with Rural Mean value 3.47 & standard deviation 0.76582 and Urban Mean value 3.65 & standard deviation 0.69149, which were found to be significant at 0.01 and 0.05 level of significance.

Table A1 Comparison of barriers preventing the rural and urban consumers in Haryana to make online purchases

Region		N	Mean	Std Deviation	t-value	p-value
Payment related hassles	Rural	300	3.85	.80043	-3.450	.001
	Urban	300	4.05	.63365		
Personal Barriers	Rural	300	3.47	.76582	-2.988	.003
	Urban	300	3.65	.69149		
Product related Barriers	Rural	300	3.86	.77967	-.810	.418
	Urban	300	3.91	.70575		
Technical Hassles	Rural	300	3.60	.75339	-.431	.667
	Urban	300	3.62	.66553		

(* significant at 5% level of significance, ** significant at 1% level of significance)

On the basis of mean values, the study concludes that in comparison to rural consumers, urban consumers of Haryana are most affected by Payment related hassles and Personal Barriers that prevents them to make online purchases. There is no significant effect of Product related Barriers and Technical Hassles barriers in preventing the rural and urban consumers in Haryana to make online purchases.

• **Barriers Abstaining the Rural and Urban Male Consumers in Haryana to Make Online Purchases**

Table below is showing the results of independent sample t-test which was applied to compare the barriers that prevents the rural and urban male consumers in Haryana to make online purchases. It is found from the table that online behaviour of rural and urban male consumers is largely affected by Personal Barriers followed by Payment related hassles Product related Barriers and Technical Hassles. It is also found that there

is no significant difference between the male consumers of rural and urban areas of Haryana in context to Payment related hassles Product related Barriers and Technical Hassles, which means that in terms of Payment related hassles Product related Barriers and Technical Hassles no significant difference is there between the male consumers of rural and urban areas of Haryana. Whereas there is significant difference between the male consumers of rural and urban areas of Haryana in context to Personal Barriers, which means that in terms of Personal Barriers significant difference is there between the male consumers of rural and urban areas of Haryana. All the above interpretation is done based on the data analysis where t-value for Personal Barriers is -2.327 with Rural Mean value 3.43 & standard deviation 0.77741 and Urban Mean value 3.64 & standard deviation 0.77640, which were found to be significant at 0.01 and 0.05 level of significance.

Table A2 Comparison of barriers abstaining the rural and urban male consumers in Haryana to make online purchases.

Region		N	Mean	Std Deviation	t-value	p-value
Payment related hassles	Rural	197	3.86	.81658	-1.573	.177
	Urban	127	4.00	.77377		
Personal Barriers	Rural	197	3.43	.77741	-2.327	.021
	Urban	127	3.64	.77640		
Product	Rural	197	3.91	.75169	.684	.494

related Barriers	Urban	127	3.85	.76451		
Technical Hassles	Rural	197	3.61	.77568	-.137	.891
	Urban	127	3.63	.72640		

Based on mean values, the study concludes that in comparison to urban male consumers, rural consumers of Haryana are most affected by personal barriers that prevents them to make online purchases. There is no significant effect of Payment related hassles, Product related Barriers and Technical Hassles in preventing the rural and urban male consumers in Haryana to make online purchases.

• **Barriers Abstaining the Rural and Urban Female Consumers in Haryana to Make Online Purchases**

Table below is showing the results of independent sample t-test which was applied to compare the barriers that prevents the rural and urban female consumers in Haryana to make online purchases. It is found from the table that online behaviour of rural and urban female consumers is largely affected by Payment related hassles and Product related Barriers followed by Personal Barriers and Technical Hassles. It is also found that there is no significant difference between the female consumers of rural and urban areas of Haryana in context to

Table A3 Comparison of barriers abstaining the rural and urban female consumers in Haryana to make online purchases.

Region		N	Mean	Std Deviation	t-value	p-value
Payment related hassles	Rural	103	3.8427	.77239	-3.305	.001
	Urban	173	4.0971	.50560		
Personal Barriers	Rural	103	3.5437	.74118	-1.341	.181
	Urban	173	3.6555	.62407		
Product related Barriers	Rural	103	3.7743	.82732	-2.020	.044
	Urban	173	3.9566	.65780		
Technical Hassles	Rural	103	3.5655	.71139	-.667	.505
	Urban	173	3.6199	.61921		

Based on mean values, the study concludes that in comparison to rural female consumers, urban female consumers of Haryana are most affected by Payment related hassles and Product related Barriers that prevents them to make online purchases. There is no significant effect of Personal Barriers and Technical Hassles in preventing the rural and urban male consumers in Haryana to make online purchases.

Personal Barriers and Technical Hassles, which means that in terms of Personal Barriers and Technical Hassles no significant difference is there between female consumers of rural and urban areas of Haryana. Whereas there is significant difference between female consumers of rural and urban areas of Haryana in context to Payment related hassles and Product related Barriers, which means that in terms of Payment related hassles and Product related Barriers significant difference is there between female consumers of rural and urban areas of Haryana. All the above interpretation is done based on the data analysis where t-value for Payment related hassles is -3.305 with Rural Mean value 3.84 & standard deviation 0.77239 and Urban Mean value 4.09 & standard deviation 0.50560, t-value for Product related Barriers is -2.020 with Rural Mean value 3.77 & standard deviation 0.82732 and Urban Mean value 3.95 & standard deviation 0.65780 which were found to be significant at 0.01 and 0.05 level of significance.

7. Conclusion

In this section of the study the researcher had compared the barriers in online purchasing among the consumers of rural and urban areas of Haryana. Rural urban male and female are also compared with respect to the barriers in online purchasing. It was found that there is significant difference in the purchase behaviour of the male respondents in rural and urban areas with respect the barriers – personal barriers, whereas there is a no significant difference between the rural and urban male customers

for Payment related hassles, Product related Barriers and Technical Hassles. In case of the female respondents, there is a significant difference in the barriers in online purchase - Payment related hassles and Product related Barriers, whereas there is a non-significant difference between the rural and urban female customers for Personal Barriers and Technical Hassles. On comparing overall consumers of rural and urban area both it is found that there is a significant difference in the purchase behaviour of the rural and urban consumers with respect to the barriers in online purchasing- Payment related hassles and Personal Barriers which means that Payment related hassles and Personal Barriers hinders the purchase behaviour of rural and urban consumers in same manner. Whereas there is significant difference in the purchase behaviour of rural and urban respondents with respect to the barriers - Product related Barriers and Technical Hassles. The findings from the analysis says that barriers showing significant difference among the rural and urban online consumers are same the barriers showing no significant difference.

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