

Impact of Motivating Factors and Purchase Barriers on Online Buying Behaviour of Rural and Urban Customer of Haryana

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Abstract

The marketplaces are more intensive, hypercompetitive and all-inclusive in nature than ever. There are multiple factors influencing the motivation level and purchasing decision-making of customers. Gone are the days when individuals of Haryana had to start on lengthy journey for their shopping needs. In the present day, the shopping landscape has transformed dramatically. Online shopping is the one of the convenient ways of purchasing different products. This study is based on 600 respondents from rural and urban areas of Haryana who made minimum one purchase online in the last month, and literate. The aim of the study was to analyse impact of motivating factors and purchase barriers on online purchase behaviour of rural and urban consumers in Haryana. The study concludes that Personal Benefits, Social Characteristics, Website Features, Product Information, Promotional Features significantly affect the online buying behaviour; whereas, the dimensions and Technical Hassles Product related barriers and Payment related hassles have no significant impact on the online buying behaviour of rural and urban consumers in Haryana.

Keywords: *Motivating Factors; Purchase Barriers; Online Buying Behaviour; Rural Consumers; Urban Consumers; E-Commerce Adoption; Consumer Decision-Making*

Submitted: February 28, 2026 Revised: March 20, 2026 Accepted: March 30, 2026 Published: April 10, 2026

DOI: [10.5281/zenodo.20149832](https://doi.org/10.5281/zenodo.20149832)



1. Introduction

The consumer buying behaviour remains central in the business decisions and policy frameworks. There are internal as well as external factors influencing the motivation, satisfaction, growth from sustainable development perspectives. This study focuses on examining the impact of motivating factors and purchase barriers on the online buying behaviour of consumers in rural and urban areas of Haryana. The rapid expansion of e-commerce in India has significantly influenced consumer decision-making patterns, particularly across diverse demographic segments. Motivating factors such as convenience, price advantages, product variety, and digital accessibility encourage consumers to engage in online shopping, whereas barriers such as lack of trust, limited digital literacy, and infrastructural constraints may restrict adoption, especially in rural regions (Kumar & Dange, 2014). The relationship between independent variables (motivating factors and online purchasing barriers) and the dependent variable (online purchase behaviour) has been assessed by computing r (Pearson's correlation coefficient), which measures the strength and direction of the linear relationship between variables. This statistical approach provides insights into how strongly these factors influence consumer behaviour in different geographical contexts. The study examines the impact of independent variables on online purchase behaviour by applying stepwise multiple regression analysis. This method helps in identifying the most significant predictors among the variables by systematically adding or removing them based on predefined statistical criteria. Multiple regression analysis evaluates the association between one dependent variable and a set of independent variables, thereby enabling a comprehensive understanding of influencing factors. Stepwise regression, particularly forward selection used in this study, begins with no predictors and progressively includes variables that demonstrate significant contribution to the model until the desired level of statistical

significance is achieved. This approach is widely used in consumer behaviour research to identify key determinants influencing purchasing decisions (Malhotra & Dash, 2016). The application of these statistical techniques allows the study to extract meaningful insights regarding the significant dimensions of motivating factors and purchase barriers affecting online buying behaviour among rural and urban consumers of Haryana.

2. Background of Study

The rapid growth of digital infrastructure and smartphone penetration in India has significantly transformed consumer purchasing patterns, leading to increased adoption of online shopping across both rural and urban regions. In states like Haryana, this shift is particularly evident due to improved internet connectivity, rising disposable income, and growing awareness of e-commerce platforms. However, the extent of adoption varies between rural and urban consumers due to differences in socio-economic conditions, digital literacy, and access to technology. While urban consumers are driven by factors such as convenience, time-saving, and product variety, rural consumers often face challenges related to trust, payment security, and logistical constraints. Research indicates that both motivating factors and perceived barriers play a crucial role in shaping online buying behaviour, especially in emerging markets where digital transformation is unevenly distributed (Nair, 2021). Therefore, understanding the interplay between these factors is essential to analyze consumer behaviour effectively and to develop strategies that promote inclusive growth of e-commerce in regions like Haryana.

3. Scope and Significance of Study

This study examines the impact of motivating factors and purchase barriers on the online buying behaviour of consumers in both rural and urban areas of Haryana, thereby offering a comparative perspective on digital consumer dynamics. The scope includes key variables such as convenience, pricing, accessibility, trust, digital literacy, and infrastructural limitations, which influence consumers' decisions to engage in e-commerce platforms. By applying statistical techniques such as correlation and multiple regressions, the study identifies the most significant determinants affecting online purchasing behaviour. The significance of the study lies in its contribution to understanding regional disparities in e-commerce adoption, which is critical for policymakers, marketers, and digital platform providers. It provides actionable insights for designing targeted strategies to enhance digital inclusion, improve customer experience, and address barriers faced by rural consumers (Gupta & Arora, 2020).

4. Objective of Study

- To identify and analyze the key motivating factors influencing online buying behaviour among rural and urban consumers of Haryana
- To examine the major purchase barriers affecting the adoption of online shopping in rural and urban areas
- To assess the relationship between motivating factors, purchase barriers, and online buying behaviour using correlation analysis
- To evaluate the impact of motivating factors and purchase barriers on online buying behaviour through multiple regression analysis
- To compare the differences in online buying behaviour between rural and urban consumers of Haryana

5. Review of Literature

A study titled "Measuring Impact of Factors Influencing Consumer Buying Intention with Respect to Online Shopping" by Nayak et al. (2021) identified perceived benefits, perceived trust, perceived usefulness, and perceived quality as key determinants influencing online purchase intention. The findings revealed that perceived benefits and trust indirectly affect purchase intention through their

influence on perceived usefulness and quality. Similarly, Pandey and Parmer (2019), in their study on factors affecting online shopping behaviour in South Salmara Mankachar, Assam, concluded that trust and website quality are the most significant drivers of consumer online buying behaviour. Further, Singh and Singh (2018) examined urban and rural consumers in Punjab and found that trust in websites, ease of internet usage, and e-tailer services significantly influence online purchasing decisions, while also highlighting notable behavioural differences between rural and urban consumers.

Tom and CH (2016), in their study on rural youth, emphasized that online shopping behaviour is influenced by cultural, social, personal, and psychological factors, along with concerns related to transaction risk, privacy, consumer anxiety, internet accessibility, and digital literacy. Additionally, Singh (2014) observed a significant disparity between rural and urban consumers in terms of satisfaction levels, noting that rural consumers tend to be less informed and less selective compared to their urban counterparts, which in turn affects their purchasing decisions.

6. Discussion and Analysis

• 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: A sample of 600 respondents (150 from each division), out of total respondent 300 have been chosen from urban area and 300 from rural areas from the six selected cities and their corresponding villages. Basics of data selection have been Geographical based and respondents who made minimum one purchase online in the last month, and literate.

Statistical Tools Applied in the Study

Statistical Tools	Tests
Inferential Statistics	Pearson’s Correlation, Stepwise regression, ANOVA

H0: Motivating factors and purchase barriers have no impact on the online purchase behaviour of the rural and urban consumers in Haryana.

Impact of Motivating Factors and Purchase Barriers on Online Purchase Behaviour of Rural and urban Consumer in Haryana

Table 1: Correlation between Online Purchase Behaviour and Dimensions of Motivating Factors among Rural and Urban Consumers in Haryana

Correlations (r)	
Motivating Factors	Purchase Behaviour
Purchase Behaviour	1
Personal Benefits	.509**
Website Features	.471**
Product Information	.385**
Promotional Features	.383**
Social Characteristics	.461**

**Correlation is significant at the 0.01 level (2-tailed)

The correlation between online purchase behaviour and motivating factors among rural and urban consumers of Haryana is presented in Table 1.1. The results indicate that personal benefits (0.509), website features (0.471), product information (0.385), promotional features (0.383), and social

characteristics (0.461) all show a positive correlation with online buying behaviour. All correlation values are statistically significant at the 1% level. This suggests that personal benefits and website features have a strong influence on online purchase behaviour. Other factors such as product information, promotions, and social characteristics exhibit a moderate positive relationship.

Table 2: Correlation between Online Purchase Behaviour and Dimensions of Barrier in Online Purchases among Rural and Urban Consumers in Haryana

Correlations (r)	
Purchase Barriers	Purchase Behaviour
Purchase Behaviour	1
Payment related hassles	-.247**
Personal Barriers	-.173**
Product related Barriers	-.240**
Technical Hassles	-.337**

**Correlation is significant at the 0.01 level (2-tailed)

The correlation between online purchase behaviour and barriers to online purchasing among rural and urban consumers of Haryana is shown in Table 1.2. The results indicate that payment hassles (-0.247), technical hassles (-0.173), personal barriers (-0.240), and product-related barriers (-0.337) have a negative correlation with online buying behaviour. All correlation values are statistically significant at the 1% level. This implies that as barriers increase, online purchase behaviour decreases. Payment and technical hassles show a moderate negative relationship, while personal and product barriers exhibit a relatively weaker negative correlation.

Table 3: Regression analysis of motivating factors on online purchase behaviour for rural and urban consumers

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.509 ^a	.259	.257	.65270
2	.608 ^b	.370	.368	.60229
3	.636 ^c	.404	.401	.58607
4	.648 ^d	.419	.415	.57910
5	.652 ^e	.425	.420	.57664

Stepwise multiple regressions were applied to assess the role of motivating factors in predicting online purchase behaviour among rural and urban consumers. Model 1 shows that personal benefits explain about 25% of the variance (R = 0.509). Model 2 indicates that personal benefits and social characteristics together explain around 37% of the variance (R = 0.608). Model 3 includes website features and increases the explained variance to 40% (R = 0.636). Model 4 adds product information, explaining approximately 42% of the variance (R = 0.648). Finally, Model 5 includes promotional features, maintaining the explained variance at about 42% (R = 0.652), indicating diminishing incremental impact.

Table 4: ANOVA analysis of motivating factors on online purchase behaviour for rural and urban consumers

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88.911	1	88.911	208.700	.000 ^b
	Residual	254.762	598	.426		
	Total	343.673	599			
2	Regression	127.112	2	63.556	175.208	.000 ^c
	Residual	216.560	597	.363		

	Total	343.673	599			
3	Regression	138.962	3	46.321	134.859	.000 ^d
	Residual	204.711	596	.343		
	Total	343.673	599			
4	Regression	144.133	4	36.033	107.447	.000 ^e
	Residual	199.539	595	.335		
	Total	343.673	599			
5	Regression	146.157	5	29.231	87.909	.000 ^f
	Residual	197.516	594	.333		
	Total	343.673	599			

The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table above is sharing the results of ANOVA analysis. At step 1 of the analysis, personal benefits entered the regression equation and were significantly related to online purchase behaviour $F(1, 598) = 208.700, p \leq .001$. At step 2 of the analysis, social characteristics entered the regression equation and were significantly related to online purchase behaviour $F(2, 597) = 175.208, p \leq .001$. At step 3 of the analysis, website features entered the regression equation and were significantly related to online purchase behaviour $F(3, 596) = 134.859, p \leq .001$. At step 4 of the analysis, product information entered the regression equation and were significantly related to online purchase behaviour $F(4, 595) = 107.447, p \leq .001$. At step 5 of the analysis, product information entered the regression equation and were significantly related to online purchase behaviour $F(5, 594) = 87.909, p \leq .001$.

Table 5: Coefficients analysis of motivating factors on online purchase behaviour for rural and urban consumers

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.364	.154		8.885	.000
	Personal Benefits	.555	.038	.509	14.446	.000
2	(Constant)	.292	.176		1.660	.097
	Personal Benefits	.450	.037	.412	12.198	.000
	Social Characteristics	.400	.039	.347	10.262	.000
3	(Constant)	.068	.176		.385	.700
	Personal Benefits	.322	.042	.295	7.661	.000
	Social Characteristics	.371	.038	.322	9.699	.000
	Website Features	.235	.040	.225	5.874	.000
4	(Constant)	-.152	.182		-.835	.404
	Personal Benefits	.248	.046	.227	5.438	.000
	Social Characteristics	.353	.038	.306	9.278	.000
	Website Features	.239	.040	.229	6.055	.000
	Product Information	.144	.037	.142	3.927	.000
5	(Constant)	-.255	.186		-1.372	.171
	Personal Benefits	.205	.049	.187	4.201	.000
	Social Characteristics	.351	.038	.304	9.249	.000
	Website Features	.230	.040	.220	5.801	.000
	Product Information	.134	.037	.132	3.637	.000
	Promotional Features	.098	.040	.093	2.467	.014

The variation in the dependent variable is explained using unstandardized beta coefficients, while standardized beta coefficients indicate the relative strength of each predictor. The regression analysis

of motivating factors on online purchase behaviour is presented across five models. In Model 1, personal benefits ($\beta = 0.509$; $p \leq 0.01$) significantly contribute to the model. In Model 2, both personal benefits ($\beta = 0.412$; $p \leq 0.01$) and social characteristics ($\beta = 0.347$; $p \leq 0.01$) are significant predictors. Model 3 shows that personal benefits ($\beta = 0.295$; $p \leq 0.01$), social characteristics ($\beta = 0.322$; $p \leq 0.01$), and website features ($\beta = 0.225$; $p \leq 0.01$) significantly influence behaviour. In Model 4, product information ($\beta = 0.142$; $p \leq 0.05$) is added along with other significant variables. Model 5 further includes promotional features ($\beta = 0.093$; $p \leq 0.05$), with all variables contributing significantly.

Table 6: Regression analysis of purchase barriers on online Purchase behaviour for rural and urban consumers

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.337 ^a	.114	.112	.71369
2	.383 ^b	.147	.144	.70083
3	.400 ^c	.160	.156	.69588

Stepwise multiple regressions were applied to assess the impact of purchase barriers on online purchase behaviour among rural and urban consumers. Model 1 shows that technical hassles explain about 11% of the variance ($R = 0.337$). Model 2 indicates that technical hassles and product-related barriers together explain around 14% of the variance ($R = 0.383$). Model 3 further includes payment-related hassles, increasing the explained variance to approximately 16% ($R = 0.400$). The results suggest that purchase barriers have a noticeable but relatively moderate influence on online buying behaviour.

Table 7: ANOVA analysis of purchase barriers on online purchase behaviour for rural and urban consumers

Model		Sum Squares	df	Mean Square	F	Sig.
1	Regression	39.083	1	39.083	76.733	.000 ^b
	Residual	304.589	598	.509		
	Total	343.673	599			
2	Regression	50.451	2	25.225	51.359	.000 ^c
	Residual	293.222	597	.491		
	Total	343.673	599			
3	Regression	55.060	3	18.353	37.901	.000 ^d
	Residual	288.613	596	.484		
	Total	343.673	599			

The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table above is sharing the results of ANOVA analysis. At step 1 of the analysis, technical hassles entered the regression equation and were significantly related to online purchase behaviour $F(1, 598) = 76.733$, $p \leq .001$. At step 2 of the analysis, product related barriers entered the regression equation and were significantly related to online purchase behaviour $F(2, 597) = 51.359$, $p \leq .001$. At step 3 of the analysis, payment related hassles entered the regression equation and were significantly related to online purchase behaviour $F(3, 596) = 37.901$, $p \leq .001$. The tables shows that the dependent variable (online purchase behaviour) is statistically significantly predicted by independent variables (purchase barriers in online purchasing) for all the models which means that regression model is a good for the data.

Table 8: Coefficients analysis of purchase barriers on online purchase behaviour for rural and urban consumers

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.847	.151		32.092	.000
	Technical Hassles	-.360	.041	-.337	-8.760	.000
2	(Constant)	5.450	.194		28.059	.000
	Technical Hassles	-.324	.041	-.304	-7.904	.000
	Product related barriers	-.188	.039	-.185	-4.811	.000
3	(Constant)	5.725	.212		26.951	.000
	Technical Hassles	-.294	.042	-.276	-7.028	.000
	Product related barriers	-.154	.040	-.152	-3.822	.000
	Payment related hassles	-.130	.042	-.125	-3.085	.002

The variation of dependent variable with independent variable is indicated with the help of unstandardized beta coefficients when all the other independent variables are held constant, while, the strength of the effect of each individual independent variable to the dependent variable is compared by standardized beta coefficient. The coefficient analysis of purchase barriers on online purchase behaviour for rural and urban consumers is depicted in the table above. In model 1, we can see the effect of technical hassles dimension of purchasing barriers. For model 1, on consulting the p-value of the t-test for predictors, we can say that technical hassles ($\beta = -.337$; $p \leq 0.01$) contribute to the model. In model 2, we can see the effect of technical hassles and product related barriers dimension of motivating factors. For model 2, on the basis of p-value of the t-test for predictors, we can say that technical hassles ($\beta = -.304$; $p \leq 0.01$) and product related barriers ($\beta = -.185$; $p \leq 0.01$) both contribute to the model. In model 3, we see the effect of Technical Hassles, Product related barriers and Payment related hassles. For model 3, looking at the p-value of the t-test for predictors, we can say that technical hassles ($\beta = -.276$; $p \leq 0.01$), product related barriers ($\beta = -.152$; $p \leq 0.01$) and payment related barriers ($\beta = -.125$; $p \leq 0.01$) contribute to the model.

7. Conclusion

The above discussion and data insights indicate that motivating factors have a positive and statistically significant impact on online purchase behaviour among rural and urban consumers in Haryana. These factors, including personal benefits, website features, and social characteristics, enhance consumers' inclination toward online shopping. Conversely, purchase barriers such as technical issues, payment-related concerns, and product-related risks exhibit a negative but significant impact on online buying behaviour. This indicates that as barriers increase, the likelihood of online purchases decreases. The study also highlights that motivating factors exert a stronger influence compared to purchase barriers. The statistical analysis confirms that both sets of variables significantly affect consumer decisions. Therefore, the null hypothesis stating that motivating factors and purchase barriers have no impact is rejected. The findings emphasize the need to strengthen motivating factors while minimizing barriers. This will help in improving online shopping adoption among both rural and urban consumers.

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