

A COMPARATIVE STUDY OF DEMOGRAPHIC AND SOCIO- ECONOMIC PROFILES OF RURAL AND URBAN ONLINE CONSUMERS OF HARYANA

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ABSTRACT

Traditionally, buying and selling had to be done in person between the seller and the buyer, but now both may be done virtually or online. E-commerce and E-marketing have become increasingly important concepts as information technology has grown, making internet purchase incredibly prevalent. So, a comparative study of demographic and socio-economic profiles of rural and urban online consumers of Haryana is decided. In this study sample of 600 people that shop online from rural and urban areas of Haryana were considered on the basis of their “geographical area and literacy rate”. The categories that are covered in demographic profile are gender, marital status and age of consumer but education, occupation, size of family, nature of family, income and number of earning members are dealt in socio-economic profile of the study. For analyzing the data, descriptive statistics and frequency distribution tools are used. It is found that the engagement in online shopping is seen more in males of rural areas in comparison to females. On other hand, urban females are more engaged in online shopping in comparison to males. The majority of online consumers from urban and rural areas are students having Professional degree and Diploma respectively, unmarried of age 16-34 and are living in nuclear families. Earning, the number of earning members and tendency to spend are more in the families of urban consumers than rural consumers. Therefore, the study concludes that in the state of Haryana, most of online consumers are youngster and the consumers of urban areas are more engaged in online shopping in comparison to the people who are living in rural areas of the state.

Keywords: *online, shopping, purchase, rural, urban, consume*

1. Introduction

The process of exploring as well as buying merchandise or services through the Internet is known as Online Shopping. Online shopping provides various advantages over in-person shopping, such as the potential to readily price comparison from a variety of merchants, having accessibility to a vast selection of items, being open 24 hours a day, as well as the ease of not having to drive to a physical store. Nonetheless, internet shopping cannot be substituted with the pleasure of buying at a physical store or the amusement value of going to a mall or market. When a client understands just what he or she want, he or she may hunt it up online, read as well as evaluate the information, as well as then buy from the website that provides greatest price or service. Many folks who are now inexperienced with computers as well as do not feel at ease shopping on the Internet are unlikely to alter their ways. (Ismail & Pradesyah, 2022). According to a poll, Indians are the third-largest credit card users for internet shopping, after only Turkey and Ireland. According to a research by the Associated Chambers of Commerce and Industry of India, two metros in India are driving development, with Delhi accounting for 24% of E-sales and Mumbai accounting for 20% of E-sales. Boosted Internet connectivity has increased Indians' use of the Internet for browsing and shopping. Meanwhile, with a population of over a billion people, the number of Internet users remains relatively modest. It should be emphasized that only 52 million of the 71 million members are frequent consumers. One of the most enticing parts of online shopping, particularly during the holiday season, is that it eradicates the requirement to stand in long queues or explore a market for a specific commodity. Today, over 137 million people in India utilize the internet, accounting for 10% of the total population. One of the primary reasons for this high success rate is the expansion of internet commerce.

- **Online Buying Patterns of Rural Consumers**

Consumer behaviour in rural marketing refers to the actions that individuals do when planning, acquiring, and utilizing economic products and services. Consumers' tastes and preferences have shifted in recent years. Rural households' purchasing patterns are changing, resulting in a notable change in their living standards. Food consumption, fashion trends, entertainment, as well as technology use are all examples of lifestyle changes. India is an agricultural country with over 6 lakh villages and 70% of the population living in rural regions. Initially, the rustic market was the sole option for those rural shoppers. That was the only location they could buy the stuff they needed; otherwise, they would have had to travel to a faraway metropolis, wasting

time, power, as well as money. Now that the reach of social media and e-commerce has expanded, the rural market is changing. Higher buying power, market expansion, and infrastructural development are the primary factors that have enhanced rural living and lessened the gap between rural as well as urban development.

- **Online Buying Patterns of Urban Consumers –**

In contrast to rural markets, urban markets contribute approximately 65% of the market share in the durables industry. Despite this homogeneity, it is essential for marketers to ascertain the behavior of customers in urban areas as well as the characteristics of urban consumers as they differ drastically from rural counterparts in terms of family size, income level, education, and higher awareness levels. Consumer behavior and purchasing habits have shifted dramatically in the last year. Before making any purchase, urban customers have begun to perform extensive product research, whether online or offline. According to the study, urban customers research on at least two platforms before making a decision, with Amazon.in emerging as a favored venue for product research. Before making any online or offline purchase, about 62% of urban internet users study items online; 52% of urban internet users who research online visit amazon.in to investigate products before performing any online or offline purchase. Because 50% of offline buying across categories entails prior online product research, online product research drives offline sales. Customers gather information on all things across categories, whether it is personal hygiene, skincare, electronics, wireless accessories, or huge appliances (Rajagopal, 2011).

2. REVIEW OF LITERATURE

Dr. Chakravarthi Koundinya (2017) researched on Demographic Influence on Online purchasing of travel tickets. The aim of the study was to know which demographic variables could affect online buying behaviour while purchasing online travel tickets. He collected questionnaire from 729 online users of Hyderabad and opted regression method for data analysis. It was concluded that gender, Income and literacy had positive impact on online purchasing of tickets while age and occupation were proved to be having negative impact. Kaur Savneet (2018) explored the online buying ways and post buying gratification level of rural and urban people from different area of Punjab state. The researcher took the sample of 300 online buyer and found that there is difference in online buying ways of rural and urban people but post gratification level remains equal for both.

Devender Kumar and Kirti Khurana (2019) conducted “Comparative study of Online and Offline shopping in Haryana” with the aim to compare online and offline satisfaction level of consumer. For this purpose, a sample of 150 respondent are taken from Rohtak, Jind, Charkhi Dadri, Sonipat, Bhiwani, Jhajjar, Hisar, Kaithal, Panipat districts of Haryana. The researchers analysed that offline shopping is still used more than online shopping because offline shopping people examine the commodity first then buy.

Shalini Kanchan Panda (2020) analysed in their paper that person of urban areas are quite familiar with online shopping. She observed that people of urban areas did not take too much time to search and purchase of particular item in comparison to people of rural areas. She found age and gender are having immaterial relation with online buying in urban areas. The researcher concluded that people engaged in job, nuclear families, having busy life, need goods on their door step at one click while people of rural areas which having joint families, daily wagers in nature prefer offline buying.

Adarsh Nampoothiri S, Ms. Pravitha N R (2021) researched on influence of socio-demographic factors ie gender, age, income, education, region etc. on online shopping behaviour of kerala. The researcher collected the data of 224 people by online survey and analysed data by percentage, chi-square and ranking method. They observed that gender and age are not having direct impact on online shopping habits while income and educational factor have relevant relation with online shopping habit because an educated person decides to buy by considering product review and price. They analysed that there is no difference in online buying behaviour of north, centre and south region of Kerala. “A Comparative Study of Demographic and Socio-Economic Profiles of Rural and Urban Online Consumers of Haryana’ has not been covered in past research studies, That’s why this topic is selected for research paper.

3. OBJECTIVES OF STUDY

- To study and compare the demographic characteristics of the rural and urban consumers going for online purchase.
- To study and compare the socio-economic characteristics of the rural and urban consumers going for online purchase.

4. RESEARCH METHODOLOGY

Research methodology is the specific technique and procedure used to analyse the information about the title. In this research paper we have following research objectives and statistical tools.

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- **Sample Size and Statistical Tools**

In this research, sample of 600 peoples that shop online, 300 from rural and 300 from urban areas of Haryana were considered on the basis of their “geographical area and literacy rate”.

5. ANALYSIS AND DISCUSSION

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

Subject	Statistics Tool and Test
Demographic and Socio-Economic Profiles	Descriptive statistics, Frequency Distribution

- **Demographic Profile of The Respondents**

The demographic profile of the respondents refers their socio-economic features in statistical way that includes age, sex, education degree, level of income, marital repute, profession, average size of a family, birth rate, religion, death rate, average age at marriage. On the basis of demographic profile, the people can be easily divided into different groups that consist of any number of people across the same time frame. The marketers are now targeting their consumers on the basis of their demographic profile and send them personalised messages. Some commonly used demographic feature which are used for market study are income, age, gender, occupation, education, marital status which are considered as important and measurable statistics of the population. The ongoing trends are easily revealed by demographic variables like shift in the age, income, education etc. The descriptive statistics covers the interpretation of respondent’s demographic profile.

The demographic questions regarding age, education and household income are commonly included in the research that works on internet shoppers. “Gender, marital status, residential location, age, education, and household income” are some of the predictors which are important

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for online consumers that go for online shopping frequently. According to Sultan and Henrichs (2000) there is positive relation between the online buying preference of consumers and their “income, innovativeness and household size”. It is found in the study of Rainne (2002) that in the time of holiday season the majority of online consumers are women. The U. S. Department of Commerce (2003) says that the diversity of education and income can easily see online buyers of present age.

The demographic profile of the respondents is presented in this section of the study. It is already discussed in previous chapter that the researcher had collect the data from total 600 respondents from selected rural and urban areas of Haryana. On the basis of literacy rate, the sample size was divided equally into urban and rural consumers of Haryana that belongs to five selected cities and villages. The demographic and socio-economic features like Gender, Marital Status, Age, education, occupation, family size, nature of family, number of earning members, monthly family income and monthly expenditure on online shopping are all collected by the researcher. The percentage analysis has been used to tabulate the information and understand the demographic profile of online consumers belongs to rural and urban areas of Haryana.

Objective: To study and compare the demographic characteristics of the rural and urban consumers going for online purchase.

Table1.1: Region Wise Frequency Distribution of Gender Category

		Region					
		Rural		Urban		Total	
Gender	Male	197	65.7%	127	42.3%	324	54%
	Female	103	34.3%	173	57.7%	276	46%

From above table 1.1 it is depicting the frequency distribution of demographic variable “Gender” with respect to rural and urban respondents in Haryana. It is found that males are 54.0% and female are 46.0%. In the rural areas, 65.7% of the male respondents are engaged in online shopping and 42.3% of male respondents do online shopping in urban areas. In the rural areas, 34.3% of the female respondents are engaged in online shopping and 57.7% of female respondents do online shopping in urban areas.

In comparison to female from rural areas, the urban females are more engaged in online shopping, while, male of rural areas are more engaged in online shopping in comparison to males of urban areas.

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Table1.2: Region Wise and Gender Wise Frequency Distribution of Marital Status

		Region					
		Rural		Urban		Total	
Marital Status	Married	126	42.0%	120	40.0%	246	35.1%
	Male	86	28.7%	48	16.0%	134	19.1%
	Female	40	13.3%	72	24.0%	112	16.0%
	Unmarried	174	58.0%	180	60.0%	154	22.0%
	Male	111	37.0%	79	26.3%	190	27.1%
	Female	63	21.0%	101	33.7%	164	23.4%

Table 1.2 is depicting frequency distribution of demographic variable “marital status” with respect to region (rural and urban areas) of Haryana. 35.1% are married and 22.0% are unmarried. Married online shoppers in rural areas are 42.0% and in urban areas they contribute to 40.0% of total surveyed people while 58% of unmarried online shopper are from rural areas and 60.0% of unmarried online shopper are from urban areas of Haryana. This shows that married online shoppers are more from rural areas as compared to married online shopper from urban areas whereas, unmarried online shoppers are more from urban areas in comparison unmarried online shoppers from rural areas.

28.7% married males are from rural areas that are engaged in online shopping and 16.0% married male are online shoppers from urban areas. Unmarried males from rural areas are 37.0% that are involved in online shopping and unmarried males from urban areas that shop online are 26.3%.

Married female online shoppers from rural areas contribute to 13.3% of total people that are surveyed for the study and married female online shoppers from urban areas are 24.0%. Unmarried female online shoppers are 21.0% are from rural areas and unmarried female online shoppers from urban areas are 33.7% while

Table 1.3: Region Wise Frequency Distribution of Age Category

		Region					
		Rural		Urban		Total	
Age	16-34	138	46.0%	128	42.7%	266	44.3%
	34-44	124	41.3%	101	33.7%	225	37.5%

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	44-54	35	11.7%	42	14.0%	77	12.8%
	54-64	3	1.0%	29	9.7%	32	5.3%
	Total	300	100%	300	100%	600	100%

From table 1.3 it is depicting the frequency distribution of demographic variable “Age” with respect to rural and urban respondents in Haryana. 44.3% of the respondents belongs to age group of 16-34 years in which 46.0% from rural areas and 42.7% from urban areas that prefers online shopping. The respondents that fall in the category of 34-44 years are 37.5% online consumers in which 41.3% are from rural areas and 33.7% from urban areas. 12.8% of the respondents are from the age group of 44-54 years in which 11.7% are rural areas and rest 14.0% are from urban areas of Haryana. The respondents that fall in the age category of 54-64 are 5.3% in which 1.0% are from rural area and 9.7% are from urban area.

The table shows that majority of respondents that shop online including both rural and urban areas are from the age group 16-34 years in which online shoppers are more from rural areas as compared to urban areas.

The demographic profile of online shoppers that includes both rural and urban areas of Haryana are dealt in this section of the study. The categories that are covered by the researcher in this section are gender, marital status and age. It is found that the engagement in online shopping is seen more in males of rural areas in comparison to females. On other hand, urban females are more engaged in online shopping in comparison to males. It is also found that unmarried respondents of urban and rural area both that fall under the age category of 16-34 years are more engaged in online shopping.

The socioeconomic profile of the respondents that belong to rural and urban areas of Haryana and prefer to shop from online platforms will be discussed in the next section of the study. The categories that will be covered are education, occupation, size of family, nature of family, income and number of earning members.

- **Socio Economic Profile of The Respondents**

The previous part of the study had examined the demographic profile of online consumers from rural and urban areas of Haryana. The researcher had compared the demographic variables (gender, marital status and age) on the basis of the region of the respondents. The comparison has shown some differences and some similarities amid both the groups (rural and urban) of the respondents.

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In the present section, the researcher is dealing with the socio-economic profile of the respondents. The collection of “occupational experience, a family or individual's social and economic position in relation to others, based on education, income, and occupation” of an individual is his/her socioeconomic position. The social and economic factors are examined through socio-economic analysis to get a better understanding that how something can be influenced by the combination of both. The “formulation of consumer theories, making suitable market strategies and regulation of consumer affairs are all possible through this in a country where the economy depends on people’s socioeconomic features. The nation’s geographical and demographic factors are responsible for the socioeconomic features of an individual. Different facts about people’s life style and living conditions can be generated with the help of the geographical features their area. The buying behaviour of a consumer’s behaviour is determined with the help of socioeconomic factors and the marketers can easily get the better insight of potential consumers with the help of this type of analysis.

The distribution of respondents with respect to “education, occupation, size of family, nature of family, income and number of earning members” are dealt in this section of the study and the frequency distribution tables were used to compile the data and compare the variables easily.

Objective: To study and compare the socio-economic characteristics of the rural and urban consumers going for online purchase.

Table1.4: Frequency distribution of level of education with respect to region category

		Region					
		Rural		Urban		Total	
Education	Senior secondary and below	22	7.3%	19	6.3%	41	6.8%
	Graduate	40	13.3%	23	7.7%	63	10.5%
	Diploma	148	49.3%	75	25.0%	223	37.2%
	Post Graduate	73	24.3%	43	14.3%	116	19.3%
	Professional	17	5.7%	140	46.7%	157	26.2%

From table 1.4 it is depicting the frequency distribution of “level of education” with respect to region category. The table is showing that 6.8% of the respondents have studied till Senior

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secondary and below in which 7.3% are from rural areas and 6.3% are from urban areas of Haryana. The total percentage of Graduates is 10.5% in which 13.3% are from rural areas and 7.7% from urban areas. 37.2% of the respondents are holding Diploma in which 49.3% are from rural and 25.0% from urban areas. The total percentage of Post Graduate respondents is 19.3% in which 24.3% are from rural and 14.35% are from urban areas. 26.2% of the respondents are having professional degrees in which 5.7% belongs to rural areas and 46.7% are from urban areas of Haryana.

Thus, majority of urban respondents have professional degrees followed by Diploma and Post Graduates, while most of the respondents are holding Diploma in rural areas followed by Post Graduates and Graduates.

Table1.5: Frequency distribution of occupation with respect to region category

		Region					
		Rural		Urban		Total	
Occupation	Private Employee	72	24.0%	90	30.0%	162	27.0%
	Agriculture	20	6.7%	3	1.0%	23	3.8%
	Govt. Employee	27	9.0%	12	4.0%	39	6.5%
	Self Employed	65	21.7%	34	11.3%	99	16.5%
	Student	86	28.7%	127	42.3%	213	35.5%
	Retired	0	0.0%	4	1.3%	4	0.7%
	Unemployed	30	10.0%	30	10.0%	60	10.0%
	Total	300		300		600	

Table 1.5 above is showing region wise distribution of respondents with regards to their occupation. 27.0% of the respondents are Private Employee in which 24.0% are from rural areas and 30.0% are from urban areas of Haryana. 3.8% of the total respondents are in agriculture sector in which 6.7% are from rural and 1.0% are from urban areas. Govt. Employees are 6.5% and in them 9.0% belong rural areas and 4.0% to urban areas of the state. 16.5% of the people that are surveyed for present study are Self Employed in which 21.7% are

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from rural areas and 11.3% are from the urban areas. Students are contributing 35.5% of the total respondents in which 28.7% are from rural and 42.3% are from urban areas of the study region. 0.7% are retired in which 1.3% are from urban areas. The percentage of unemployed respondents is 10.0% in which 10.0% are from rural areas and 10.0% are from urban areas of Haryana.

Therefore, most of online consumers of urban areas are students followed by private employees followed by self-employed and similar results are found in urban areas where majority of respondents are students followed by private employees.

Table1.6: Frequency distribution of family size with respect to region category

		Region					
		Rural		Urban		Total	
Size of family	2 members	16	5.3%	9	3.0%	25	4.2%
	3-4 members	115	38.3%	168	56.0%	283	47.2%
	5 and above	169	56.3%	123	41.0%	292	48.7%

Table 1.6 is depicting Frequency distribution of family size with respect to region category in which it is found that 4.2% of the respondents are having only 2 members in their family in which 5.3% belongs to rural areas and 3.0% are from urban areas. There are 3-4 members in the family of 47.2% of the respondents in which 38.3% are from rural areas and 56.0% are from urban areas. 48.7% of the respondents having 5 and above members in their family in which 56.3% are from rural areas and 41.0% are from urban areas.

Thus, it is found that majority of respondents from rural areas are having 5 and above members in their family while there are 3-4 members in the family in the respondents of urban areas.

Table 1.7: Frequency distribution of nature of family with respect to region

		Region					
		Rural		Urban		Total	
Nature of family	Joint	127	42.3%	81	27.0%	208	34.7%
	Nuclear	173	57.7%	219	73.0%	392	65.3%

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Table 1.7 is showing Frequency distribution of nature of family with respect to region in which it is found that 34.7% of the respondents are living in joint family in which 42.3% are rural areas and 27.0% are from urban areas. 65.3% of the respondents are living in nuclear families in which 57.7% are from rural areas and 73.0% are from urban areas of Haryana. Therefore, the data concludes that majority of people from rural and urban area both are living in nuclear family in Haryana.

Table 1.8: Frequency distribution of number of earning members category with respect to region

		Region					
		Rural		Urban		Total	
Number of earning members	One	143	47.7%	117	39.0%	260	43.3%
	Two	137	45.7%	133	44.3%	270	45.0%
	Three	17	5.7%	40	13.3%	57	9.5%
	Four and above	3	1.0%	10	3.3%	13	2.2%
	Total	300	100%	300	100%	600	100%

Table 1.8 is showing Frequency distribution of number of earning members category with respect to region. It is found from the table that in the family of 43.3% of the respondents there is only one earning member in which 47.7% are from rural areas and 39.0% are from urban areas. There are two earning members in the family of 45.0% of the respondents in which 45.7% are from rural areas and 44.3% are from urban areas. 9.5% of the respondents in which there are three earning members in the family in which 5.7% are from rural areas and 13.3% are from urban areas. There are four and above earning members in 2.2% of the respondents in which 1.0% are from rural areas and 3.3% are from urban areas of Haryana.

It concludes that majority of rural respondents are having only one earning member in their family while most of the urban respondents are having two earning members in their family.

Table1.9: Frequency distribution of monthly family income with respect to region

		Region		
		Rural	Urban	Total

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Family income in rupees	<= 20000	59	19.7%	16	5.3%	75	12.5%
	20001-35000	104	34.7%	65	21.7%	169	28.2%
	35001-50000	93	31.0%	64	21.3%	157	26.2%
	50001-75000	33	11.0%	82	27.3%	115	19.2%
	> 75000	11	3.7%	73	24.3%	84	14.0%
	Total	300	100%	300	100%	600	100%

Table 1.9 is showing Frequency distribution of monthly family income with respect to region in which it is observed that 12.5% of the respondents are having the family income of <= 20000 rupees in which 19.7% of the respondents belongs to rural areas and 5.3% from urban areas of Haryana. 28.2% of them are having the family income of Rs. 20001-35000 in which 34.7% are from rural areas and 21.7% from urban areas. 26.2% of the respondents are having the family income of Rs. 35001-50000 in which 31.0% are from rural areas and 21.3% are from urban areas. 19.2% of the respondents are having the family income of Rs. 50001-75000 in which 11.0% are from rural areas and 24.3% are from urban areas. 14.0% of the respondents are having the family income of > 75000 rupees in which 3.7% are from rural areas and 24.3% are from urban areas.

It is observed that majority of respondents living in rural areas are having a family income of 20001-35000 rupees while the family income of majority of urban respondents is 50001-75000 rupees. This concludes that family of urban areas are earning more in comparison to family of rural areas of Haryana.

Table1.10: Frequency distribution of monthly expenditure on online shopping with respect to region

		Region					
		Rural		Urban		Total	
Monthly expenditure on online shopping in rupees	<= 1500	143	47.7%	64	21.3%	207	34.5%
	1501-3000	137	45.7%	43	14.3%	180	30.0%
	3001-4500	17	5.7%	129	43.0%	146	24.3%
	> 4500	3	1.0%	64	21.3%	67	11.2%
	Total	300	100%	300	100%	600	100%

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Table 1.10 is depicting Frequency distribution of monthly expenditure on online shopping with respect to region in which it is found that 34.5% of the respondents are having a Monthly expenditure of ≤ 1500 rupees on online shopping in which 47.7% are from rural areas and 21.3% are from urban areas. 30.0% are having a Monthly expenditure of 1501-3000 rupees on online shopping in which 45.7% are from rural areas and 14.3% are from urban areas. 24.3% of the respondents are having a Monthly expenditure of Rs. 3001-4500 on online shopping in which 5.7% are from rural areas and 43.0% are from urban areas. 11.2% of the respondents are having a Monthly expenditure Rs. >4500 on online shopping in which 1.0% are from rural areas and 21.3% are from urban areas.

It is observed that majority of respondents living in rural areas are spending ≤ 1500 monthly on online shopping while, most of the respondents living in urban areas are monthly spending Rs. 3001-4500 on online shopping. This concludes that respondents of urban areas are spending more on online shopping as compared to respondents of rural areas.

6. CONCLUSION

The researcher had discussed the socioeconomic profile of the rural and urban consumers that shop online in Haryana and concludes that majority of online consumers from urban and rural areas are having Professional degree and Diploma respectively. Most of the online consumers of both rural and urban areas are student. In majority of rural online consumers are having 5 and above earning members in the family and 3-4 earning members in urban online consumers. The study concludes that both rural and urban online consumers are living in nuclear family. The number of earning members is more in the family of urban online consumers as compared to earning members in the family of rural consumers. It is also found that family of urban areas are earning more in comparison to family of rural areas of Haryana. The online consumers of urban areas are spending more on online shopping as compared to respondents of rural areas. Therefore, the study concludes that in the state of Haryana most of online consumers are youngster and the consumers of urban areas are more involved and engaged in online shopping in comparison to the people who are living in rural areas of the state. The purchase pattern of rural and urban consumer which shop online will be covered by the researcher in next section and also cover the internet knowledge, websites visited, products preferred to be purchased online, frequency of online purchasing, etc. of the consumers.

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