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Digital Exposure vs Consumer Acceptance: A Study of Perceived Value of Online Marketing in Haryana

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Abstract

This study article examines the dynamic relationship between digital exposure and consumer acceptability of online marketing in Haryana, India, concentrating on the perceived value characteristics that affect purchase behaviour among urban, semi-urban, and rural populations. With India's digital transformation speeding up—there were 750 million internet users in 2022 and an estimated 900 million by 2024—Haryana is a particularly interesting case study. This is because it has a higher-than-average digital penetration rate (about 68%), a higher-than-average per capita income compared to northern Indian states, and a divided socio-economic landscape that includes the National Capital Region (NCR) belt and the agrarian interiors. The study employs a mixed-method approach, integrating a primary survey of 400 respondents from Haryana's urban (Gurugram, Faridabad, Hisar), semi-urban (Rohtak, Panipat, Karnal), and rural areas with secondary data analysis from TRAI, IAMAI, Ipsos, and Statista (2022–2024). It investigates six hypotheses concerning the relationship between digital exposure intensity and consumer acceptance metrics. The results demonstrate a statistically significant positive correlation ($r = 0.672$, $p < 0.001$) between digital exposure and customer approval. The survey finds that WhatsApp marketing, Facebook and Instagram ads, and YouTube videos are the best ways to get people to interact with your brand. It's important to note that there is still a trust gap, especially in rural Haryana, where online ad trust scores are only 2.81/5 compared to 3.55 in cities. The perceived price-value ratio is consistently elevated across all categories, indicating that promotions, discounts, and effective value communication continue to be the principal drivers of customer approval. The study ends with strategic suggestions for politicians, digital marketers, and businesses that want to get more people interested in Haryana's changing digital consumer market.

Keywords: Digital Exposure, Consumer Acceptance, Online Marketing, Perceived Value, Haryana, Digital India, e-Commerce, TAM, Social Media Marketing, Rural Digital Divide

1. Introduction

India is going through one of the fastest changes to digital technology in the world. Digital channels are becoming a part of Indian consumers' daily life. By 2023, there will be more than 821 million internet users, and by early 2024, the internet penetration rate would reach 58%. The digital advertising industry was worth about INR 31,500 crore in FY 2023 and expanded by 30% each year. It was expected to reach INR 41,000 crore by FY 2024. In FY 2024, digital media spending officially surpassed television advertising for the first time, accounting for 41% of India's overall advertising spending. This marks a major change in the way marketing works. In this national environment, Haryana is in a unique position. Haryana is one of the five Indian states with the most internet users, along with Delhi, Kerala, Jammu & Kashmir, and Punjab. It has a strong agricultural basis and an economy that is quickly becoming more urbanized. The state has a per capita income that is always higher than the national average. It has IT and manufacturing centers in Gurugram, Manesar, and Faridabad, as well as large farming areas in the middle and southern parts of the state. Because of this diversity, Haryana is a small version of the digital divide and a great place to research how digital exposure affects how people accept and value online marketing. The idea of "perceived value" in marketing, which comes from Zeithaml's (1988) basic framework, is how a customer judges a product or service based on what they think they are getting against what they are giving. In digital marketing, perceived value includes things like how useful something is, how it makes you feel, how much it costs, how much you trust it, and how many people you know who have used it. People in underdeveloped countries, especially in India's semi-urban and rural areas, are very sensitive to prices, very influenced by their communities, and their digital literacy is still growing but still wary. This work fills a big vacuum in research: there are a lot of national-level studies on digital marketing in India, but there aren't enough state-level studies that look at the differences between urban, semi-urban, and rural areas within the same state. This is especially true for Haryana. This research seeks to address the existing gap by experimentally investigating the correlation between the intensity of digital exposure and consumer acceptability of online marketing, with perceived value as the primary explanatory variable.

Research Objectives

1. To analyse the extent of digital exposure (via internet, smartphones, social media) among consumers in Haryana across urban, semi-urban, and rural segments.
2. To measure the perceived value of online marketing communications as experienced by Haryana consumers.
3. To examine the relationship between digital exposure and consumer acceptance of online marketing.
4. To identify the most effective digital marketing channels in Haryana and their relative trust and influence scores.

2. Literature Review

This study is based on three well-known theories: the Technology Acceptance Model (TAM), the Theory of Perceived Value, and the Social Influence Theory. Davis (1989) posited that two factors—Perceived Usefulness (PU) and Perceived Ease of Use (PEOU)—influence individuals' acceptance of new technology. Subsequent researchers have augmented the Technology Acceptance Model (TAM) to include trust, perceived risk, and social norms as mediating and moderating variables, especially within e-commerce and digital marketing frameworks.

Perceived Value in Digital Marketing: Zeithaml (1988) defined perceived value as the consumer's overall assessment of a product's usefulness, based on their views of what they receive compared to what they pay for. Sheth et al. (1991) developed a five-value paradigm encompassing functional, social, emotional, conditional, and epistemic components. Sánchez-Fernández and Iniesta-Bonillo (2006) devised a bi-dimensional framework for digital marketing, encompassing utilitarian and hedonic value. Recent scholarly research has incorporated digital-specific characteristics such as informational value, convenience value, and privacy value.

In the Indian context, Kumar et al. (2023) reported in the Indian Journal of Marketing that 58% of rural users initially engaged with internet marketing mostly owing to perceived price value, particularly discounts and promotional offers. Ravi Kumar and Mishra (2023) emphasized the importance of promotional pricing and perceived value in motivating first-time online buyers, particularly in price-sensitive areas like rural Haryana. The study by Kakkar, Kalia, and Panesar (2024, Aslib Journal of Information Management), which surveyed 1,162 participants in India, confirmed that system quality, trust, and technology are the primary determinants of perceived value in social commerce.

Trust as a Primary Intermediary

Trust is regularly recognized as a critical mediator in the research on digital adoption. A thorough meta-analysis conducted by Munte et al. (2024, PMC) revealed that trust, perceived risk, security, and electronic word-of-mouth (e-WOM) collectively and significantly impact customers' e-commerce purchase decisions. Platform trustworthiness, information openness, peer recommendations, and previous online transaction experiences all affect how much people trust digital ads. Wang et al. (2008) previously identified digital literacy and trust as significant obstacles to e-market adoption in developing nations, a conclusion that continues to hold true for Haryana's agrarian region in 2024.

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The Digital Divide and Regional Disparities

Sivakumar and Ismail (2024) discovered that the adoption of e-markets in urban regions is influenced by income, education, and digital literacy, whereas rural areas still face challenges related to infrastructure and trust gaps. IAMAI's ICUBE 2023 report showed that there were more people using the internet in rural India than in urban India (442 million compared to 378 million). However, the quality of digital engagement, as measured by e-commerce transactions, digital payments, and online content creation, is still better in urban areas. Haryana follows this national trend: its urban areas (namely Gurugram and Faridabad) are the leaders in digital commerce, while its rural areas (such Sirsa, Fatehabad, and Jind) show signs of digital ecosystems that are growing but still limited.

Marketing on Social Media and with Influencers

Social media is becoming the biggest reason why businesses spend money on digital marketing in India. In FY 2024–25, it made up over 29% of all digital advertising spending (INR 14,480 crore). The biggest advertising reach is on YouTube and the Meta platforms (Facebook and Instagram). Thakur and Sankala (2024) said that a lot of people in Haryana live in small towns, and they are more likely to leave their carts behind when they don't know how to use digital payments or don't trust them. This shows how important it is to use marketing methods that develop trust.

3. Research Methodology

Research Design: This study employs a mixed-method research design, integrating quantitative primary data collection with secondary data analysis. The research is both descriptive and analytical in nature: descriptive in profiling digital exposure patterns, and analytical in testing hypothesised relationships between digital exposure, perceived value, and consumer acceptance.

Study Area and Sampling: The study was conducted across three geographical tiers within Haryana: (i) Urban centres — Gurugram, Faridabad, and Hisar; (ii) Semi-urban towns — Rohtak, Panipat, and Karnal; and (iii) Rural areas — villages and small towns across Ambala, Jind, Sirsa, and Fatehabad districts. A stratified random sampling technique was adopted to ensure proportional representation across geography, gender, age, and income levels. The final sample comprised 400 valid respondents.

Table 1: Digital Penetration in Haryana vs. India (2022–2024)

Region / Metric	Internet Users (2022)	Internet Users (2023)	Internet Users (2024E)	Penetration %
Haryana (State)	~15.2 Million	~17.8 Million	~20.1 Million	~68%
Urban Haryana	~8.4 Million	~9.9 Million	~11.2 Million	~82%
Rural Haryana	~6.8 Million	~7.9 Million	~8.9 Million	~55%
India (National)	750 Million	821 Million	900 Million	~58%

Source: IAMAI ICUBE 2023; TRAI Annual Report 2023–24; NFHS Data; Authors' Estimates

Data Collection Instrument

A systematic questionnaire was created using validated scores from previous research. The instrument consisted of four sections: (i) Respondent Profile (demographics, device usage, daily internet hours); (ii) Digital Exposure Scale — 12 items assessing the frequency and channels of digital marketing exposure; (iii) Perceived Value Scale — 18 items evaluating functional, emotional, price-value, trust, social influence, and convenience dimensions, rated on a 5-point Likert scale; and (iv) Consumer Acceptance Index — 8 items measuring the inclination to engage with, respond to, and purchase from digital marketing stimuli. All of the subscales had Cronbach's Alpha reliability values higher than 0.78, which showed that the internal consistency was good.

Demographic Profile of Respondents

Table 2: Demographic Profile of Survey Respondents (n = 400)

Category	Sub-Category	Frequency	% Share	Key Characteristic
Gender	Male	238	59.5%	Dominant digital user group
	Female	162	40.5%	Rapidly growing segment
Age Group	18–25 years	128	32%	Gen Z – high digital exposure
	26–35 years	142	35.5%	Millennials – highest buyers
	36–50 years	86	21.5%	Growing acceptance
	51+ years	44	11%	Late adopters
Location	Urban	184	46%	Gurugram, Faridabad, Hisar
	Semi-Urban	136	34%	Rohtak, Panipat, Karnal
	Rural	80	20%	Villages & small towns

Source: Primary Survey, 2024

Analytical Tools

We used SPSS v.26 to look at the data. We calculated descriptive statistics (mean, standard deviation, and frequency distribution) for all scales. We used Pearson's correlation analysis to look at the relationship between digital exposure and consumer approval. We utilized multiple regression analysis to see how well perceived value components may predict consumer acceptance. A one-way ANOVA was used to discern significant differences among urban, semi-urban, and rural sectors. We employed mediation analysis (Baron and Kenny, 1986) to see if trust was a mediator.

4. Findings and Analysis

Digital Exposure Patterns in Haryana

The study found that 89.5% of urban respondents reported daily smartphone internet usage, compared to 74.2% in semi-urban areas and 58.8% in rural areas. WhatsApp emerged as the near-universal platform across all segments (97.4% usage), confirming its position as Haryana's most pervasive digital channel. Facebook and YouTube each registered over 70% usage rates, while Instagram showed a strong skew towards younger urban respondents (18–35 age group: 84.3% usage). In terms of daily internet hours, urban respondents averaged 5.4 hours per day, semi-urban respondents averaged 3.9 hours, and rural respondents averaged 2.7 hours. Notably, the proportion of respondents who reported encountering online advertising daily stood at 91.3% (urban), 78.6% (semi-urban), and 52.1% (rural), reflecting a significant exposure gradient. The Jio-fuelled data revolution is clearly evident: 82% of rural respondents accessed the internet exclusively through mobile, compared to 56% in urban areas where laptop/desktop usage is more common.

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Perceived Value of Online Marketing: Segmental Analysis

Table 3: Perceived Value Scores by Segment (Mean Scores on a 5-Point Likert Scale)

Dimension of Perceived Value	Urban Score (Mean/5)	Semi-Urban Score	Rural Score	Overall Mean
Functional Value (Product utility)	3.92	3.64	3.31	3.62
Emotional Value (Brand connect)	3.78	3.47	2.98	3.41
Price/Value Ratio	3.84	3.71	3.52	3.69
Trust in Online Ads	3.55	3.22	2.81	3.19
Social/Peer Influence	3.63	3.58	3.47	3.56
Convenience of Digital Channels	4.01	3.69	3.14	3.61
Overall Consumer Acceptance Index	3.79	3.55	3.20	3.51

Source: Primary Survey (n=400), 2024. Scores are mean values on a 1–5 Likert scale

The data reveals several important patterns. First, the Convenience Value dimension scores highest in urban areas (4.01/5), reflecting the time-saving appeal of online channels for NCR belt consumers. Second, the Trust in Online Ads dimension registers the lowest scores across all segments (urban: 3.55; rural: 2.81), confirming trust as the most critical challenge facing digital marketers in Haryana. Third, the Price/Value Ratio dimension shows the smallest urban-rural gap (3.84 vs. 3.52), suggesting that value-for-money messaging resonates uniformly — making promotional offers the most universally effective tool. Fourth, Social/Peer Influence is notably high even in rural areas (3.47), reflecting the community-based information networks (primarily WhatsApp groups) that shape rural consumer decisions.

Channel Effectiveness Analysis

Table 4: Digital Marketing Channel Effectiveness in Haryana

Marketing Channel	Reach Score	Trust Score	Purchase Influence	Haryana Preference Rank
WhatsApp Marketing	4.28	3.82	3.91	#1
Facebook / Instagram Ads	4.12	3.44	3.76	#2
YouTube / Video Ads	4.09	3.61	3.58	#3
Search Engine Marketing (SEO/SEM)	3.72	3.53	3.44	#4
Email Marketing	2.81	3.12	2.73	#6
Influencer / Social Commerce	3.88	3.38	3.62	#5

Source: Primary Survey (n=400), 2024. Scores on a 1–5 scale

WhatsApp marketing ranks as the single most preferred digital channel in Haryana, with the highest reach score (4.28/5) and purchase influence (3.91/5). This reflects the platform's deep penetration as a social communication tool that has effectively transitioned into a commerce and marketing medium, particularly through WhatsApp Business, broadcast lists, and increasingly WhatsApp Channels. The platform's relatively high trust score (3.82) — the highest among all channels — stems from its peer-to-peer communication model that consumers associate with personal recommendation rather than overt advertising.

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Facebook and Instagram ads collectively rank second in purchase influence, driven by targeted algorithmic reach that resonates with Haryana's aspirational consumer class. YouTube video ads rank third, benefiting from India's status as YouTube's largest market globally (460 million users as of 2023). Email marketing registers the weakest performance in Haryana, consistent with India-wide trends where mobile-first consumers engage primarily through messaging apps and social platforms rather than email.

Hypothesis Testing Results

Table 5: Hypothesis Testing Results (Pearson's Correlation and Regression Analysis)

Hypothesis	r / β	p-value	Significance	Result
H1: Digital exposure positively influences consumer acceptance	0.672	0.001	$p < 0.05$	Supported
H2: Trust in digital ads mediates the exposure-acceptance relationship	0.541	0.003	$p < 0.05$	Supported
H3: Urban consumers show higher perceived value than rural consumers	0.483	0.002	$p < 0.05$	Supported
H4: Social peer influence significantly moderates purchase intent	0.398	0.012	$p < 0.05$	Supported
H5: Price-value perception is higher in rural consumers (price sensitivity)	0.321	0.034	$p < 0.05$	Supported
H6: Gender does not significantly moderate digital acceptance	0.142	0.218	$p > 0.05$	Not Supported

Source: SPSS Analysis of Primary Survey Data, 2024 (n=400). Significance level: $p < 0.05$

Five of the six ideas have statistical backing. Most importantly, H1 shows that there is a strong positive link ($r = 0.672$) between digital exposure and customer approval, which supports the main idea of this study. H2 demonstrates that trust is an important mediator, which means that the favorable effect of digital exposure on customer acceptability works mostly by establishing trust. The message is clear: just adding more digital touchpoints isn't enough; marketers need to put money into trust signals based on credibility, openness, and reviews. H3 confirms significant urban-rural differences in perceived value ($r = 0.483$), with ANOVA revealing that urban consumers score higher on emotional and functional value dimensions but the gap narrows significantly on price-value ratio, supporting H5. H6, which posited that gender does not moderate digital acceptance, is not supported — suggesting that Haryana's narrowing gender digital divide has progressed to the point where acceptance patterns are comparable between male and female users, a positive finding for inclusive digital marketing.

Key Qualitative Insights

Qualitative follow-up talks with 30 intentionally chosen respondents uncovered further complexities. Rural respondents consistently indicated that their principal motive for participating in online marketing is the belief that they can obtain superior prices compared to local markets. A lot of people in the community have to say it's okay before they buy it. "If someone in the village bought it and was happy, I will too." This is in line with the strong social influence score (3.47), which is true even in rural areas. Urban responses, on the other hand, stressed convenience and finding new things: "I only find out about new products through Instagram now; I don't watch TV." A common worry was data privacy and fraud. Respondents from all groups said they were worried about disclosing their financial information online. Some people in remote areas said they had seen fraudulent ads pretending to be government programs, which backs up the survey data that shows a lack of trust.

5. Discussion

The study found that Haryana's customers are more exposed to and accept online marketing, however trust and geographical segment and platform type moderate adoption. Digital marketing has thrived due to affordable data, extensive smartphone adoption, and government Digital India programs. Trust shortages, especially in rural areas, limit commercial possibilities. Ipsos's State of Digital Marketing in India 2024–25 reports that digital media spend topped television in FY 2024, despite ad weariness, ROI tracking, and consumer privacy issues. The WhatsApp-dominated media landscape in Haryana offers both an opportunity (high trust, great reach) and a constraint (susceptibility to disinformation and scam content that erodes brand confidence for legitimate marketers). Actionable finding: price-value dimension's uniform strength across urban-rural lines. Promoting rebates, discounts, free delivery, and festival specials may be the lowest-common-denominator acceptance driver. Ravi Kumar and Mishra (2023) discovered that promotional pricing drives first-time online purchases in price-sensitive Indian markets. Marketers looking to enter Haryana's rural areas quickly should use value-first messaging and Haryanvi or Hindi content. Strong social/peer impact in rural locations (3.47/5) shows the growing relevance of community-based digital commerce. Many Haryana villages use WhatsApp groups instead of haats and mandis for information exchange. Formal marketers are just starting to use WhatsApp Business API and community seeding to leverage this strong peer-to-peer marketing channel. Pay special attention to the gender finding (H6 not supported). The lack of a significant gender moderation effect means that Haryana, a state that has historically underperformed on gender equality metrics, may be closing its digital gender gap quicker than in other social domains. This matches IAMAI 2024 data showing that 47% of internet users are women, a record level. Digital inclusion and cheap mobile data seem to equalize.

6. Macro-Economic and Policy Context

Haryana's economic trajectory must be considered when understanding its digital marketing transition. The services sector, spearheaded by Gurugram's IT and IT-enabled businesses, contributed roughly 50% to Haryana's 8.2% GSDP growth in FY 2023–24. The National Capital Region's merger with Gurugram and Faridabad has rendered these cities India's most digitally sophisticated consumer marketplaces, with customer profiles like Bengaluru or Hyderabad. vThe Digital India program, BharatNet broadband effort, and Jan Dhan-Aadhaar-Mobile (JAM) trinity have established financial inclusion infrastructure that supports digital commerce. The Mukhyamantri Gram Darshan Portal and e-Disha service facilities in Haryana have shown rural residents how government digital interfaces work, lessening the psychological barrier to commercial digital transactions. PMGDISHA, which sought to digitally literate 6 crore rural families, encompassed much of Haryana's Mewat, Nuh, and Palwal districts, which had lagged in digital metrics. The 5G rollout by Reliance Jio and Bharti Airtel to tier-2 and tier-3 Haryana towns through 2023–24 has improved semi-urban data quality. Better connectivity allows richer media consumption (video advertisements, live commerce), which boosts purchase conversion. Over time, structural investment in digital infrastructure is likely to narrow the urban-rural value gap.

7. Recommendations

7.1 For Digital Marketers and Brand

Adopt a WhatsApp-First Strategy: Given WhatsApp's dominance (highest reach at 4.28/5 and trust at 3.82/5), brands should prioritise WhatsApp Business API for personalised messaging, customer service, and community building in Haryana. Broadcast lists and community seeding through local influencers (village-level entrepreneurs, kisan groups) can be particularly effective for rural outreach.

Build Trust Explicitly: The low trust scores for online ads (rural: 2.81/5) demand proactive trust-building tactics — user-generated reviews in Hindi/Haryanvi, transparent pricing, easy returns, government scheme authentication, and verified seller badges. Trust-building content should precede and accompany promotional messaging.

Lead with Value-for-Money Messaging: Price-value perception is the strongest universal acceptance driver. Promotional campaigns emphasising 'best price guarantee,' cashback offers, and comparison tools aligned with festive calendars (Hariyali Teej, Baisakhi, Diwali) will maximise conversion across all segments.

Vernacularise Content: With only 4 in 10 Indian internet users consuming content in English, Haryana's consumers respond better to Hindi and Haryanvi-language content. Digital campaigns in local idiom, including regional influencers and local celebrity endorsements, significantly outperform English-language equivalents in semi-urban and rural segments.

Leverage Short-Form Video: YouTube Shorts and Instagram Reels are rapidly gaining traction. Product demonstration videos of 30–60 seconds in Hindi serve as highly effective first-point-of-exposure for rural consumers unfamiliar with the brand or product category.

7.2 For Policymakers

Expand Digital Literacy Curriculum: PMGDISHA coverage must be extended and updated beyond basic device operation to include safe online shopping, fraud awareness, and digital financial literacy — the gaps most acutely felt by rural Haryana consumers.

Strengthen Consumer Protection in Digital Commerce: A dedicated digital consumer grievance redressal mechanism, promoted through Jan Seva Kendras and Gram Panchayats, would directly address the trust deficit identified in this study.

Incentivise Vernacular Digital Content Creation: Policy support for local content creators producing Haryanvi-language digital content about products and services will organically bridge the information gap that constrains rural digital consumer behaviour.

8. Limitations and Future Research

This study, while comprehensive for its scope, carries certain limitations. The sample of 400 respondents, while stratified, may not fully capture the heterogeneity of Haryana's 28 districts and diverse occupational groups, particularly seasonal agricultural workers whose digital behaviour fluctuates significantly by harvest cycle. The cross-sectional design captures a single moment in time; longitudinal studies tracking the same cohort over 3–5 years would yield richer insights into how digital exposure progressively shapes consumer acceptance. The study relied on self-reported data for digital exposure measurement. Actual digital behaviour metrics — engagement rates, click-through rates, purchase conversion data — from platform analytics would provide a more objective basis for channel effectiveness comparisons. The rapidly evolving nature of digital platforms (new entrants like Threads, the growing role of AI-generated content and chatbot marketing, the emergence of live commerce) means that findings may have a limited shelf life and should be revisited annually. Future research avenues of considerable academic and practical interest include: (i) a longitudinal panel study tracking digital acceptance across Haryana's rural-urban continuum from 2024 to 2028; (ii) a comparative study of digital marketing acceptance across North Indian states (Haryana, Punjab, Uttar Pradesh, Rajasthan) to identify state-specific patterns; (iii) an experimental study testing the relative effectiveness of AI-personalised versus generic digital ads on Haryana consumers; and (iv) gender-disaggregated studies focused specifically on women's evolving role as independent digital consumers in Haryana's semi-urban and rural markets.

9. Conclusion

This study found that digital exposure significantly influences consumer acceptance of internet marketing in Haryana ($r = 0.672$, $p < 0.001$), mediated by trust. Near-universal smartphone penetration in urban regions, fast rising connection in semi-urban and rural areas, and a WhatsApp-centered information ecology that departs from western digital consumer models define the state's digital landscape. Functional utility and convenience drive urban consumer acceptance, but price-value communication and social peer validation drive rural and semi-urban consumer adoption, according to the perceived value framework. Trust is Haryana's most crucial variable for investment: companies and platforms with credible, transparent, and community-endorsed digital presences will be rewarded in its growing digital consumer market. The findings affect India's digital marketing business, which was USD 5.15 billion in 2023 and is expected to expand 30.2% through 2032. Understanding and serving diverse consumer segments within a state—urban professionals in Gurugram, small business owners in Karnal, farmers in Jind—will determine which brands capture India's next digital growth wave as digital spending overtakes traditional media. Haryana's strong connectivity, economic vitality, and agrarian depth are a sign of India's digital marketing progress.

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