

A Study on Online Shopping Behaviour of Working Women

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ABSTRACT

With the increasing growth in internet penetration & digitalization, there had been an exponential change in the way people shop. The trade and shopping patterns have been changed rapidly after the induction of internet in our lives. The present study is aimed to analyze the online shopping pattern of working women towards fashion products. Many studies regarding general behaviour of online shoppers have been conducted but studying the shopping behaviour of working females towards online shopping of fashion products could be a great opportunity for e-commerce companies. As working females could be a potential customer segment for these companies, they must frame their business strategies focusing on them. Employing quantitative and descriptive research design, the study was based on primary data collected from 271 online women shoppers from the Yamunanagar district. The method of purposive sampling based on judgement was used for selecting the respondents. Data were analysed using percentage analysis, mean, chi-square test and spearman rank correlation. The results reported that age group, income and qualification are positively related with spending on online fashion shopping. It was also found that spending on online fashion shopping is significantly different across various occupation categories.

Keywords: internet, digitalization, online shopping, working women, shopping behaviour

INTRODUCTION

Women are the most powerful consumers in India. Their decisions are the most considered for household purchases. They are great influencers to buy and take decisions for the family (Muthupriya & Sivakumar, 2020). With the advent of technology, online shopping has become a growing phenomenon across the world and it has a great impact on consumer behaviour. In particular, women are a huge and rapidly expanding segment of online fashion consumers (Madhura et al., 2024). Easy access and user friendly websites have made a wider scope for Indian female shoppers to shop through online (Shakila & Golden, 2020). Online shopping is becoming popular among working women as it is an effective substitute of physical shopping for them. Guo & Noor (2011) stated that online shopping is a new innovative method of shopping that brings a wider range of products to consumers. Online shopping has grown up with popularity over the years as consumers find it convenient and trouble free option to buy anything from anywhere at any time of the day. These days internet as a means of information & e-commerce plays an effective role in leading a way to the growing online businesses. There is no denying fact that women are the great influencers when it comes to online buying. The study focused on working women because of their increasing involvement in online shopping particularly in fashion segment. According to Coley and Burgess (2003), women are predominant in fashion purchases because they are more interested in clothing and accessories, exhibit more fashion consciousness & are more frequent buyers of fashion items. Working women have more financial independence and this is a very major factor behind the growing popularity of online shopping among women. Besides working women consider convenience while shopping and online shopping provides them flexibility ease of use and time saving benefits (Deepika, 2016; Imran et al., 2022).

REVIEW OF LITERATURE

Online shopping behaviour among women is influenced by many factors such as convenience, time-saving,

price benefits, product variety, social influence, and perceived enjoyment. Various studies on the behaviour of women indicate that online shopping is especially attractive because it reduces travel time, offers wider product choices, provides access to discounts, and allows consumers to shop through mobile platforms at their convenience (Imran et al., 2022; Anitha, 2017; Komalavalli & Dhanalakshmi, 2022; Rekha & Sridevi, 2025). Employment status also influences behaviour: working women tend to purchase more frequently because of their financial independence and limited time, whereas non-working women often shop online for children and household needs but may experience more difficulties during the process (Imran et al., 2022). Working women living in semi-urban areas are more involved in online shopping because of wider availability of smartphones & internet technology. So people living outside cities could have been a great potential for e-retailers (Rekha & Sridevi, 2025). Fashion apparel is one of the most preferred categories, with women showing considerable interest in clothing, beauty products, and ethnic wear; browsing and comparing several products before purchase also form an important part of the shopping experience (Komalavalli & Dhanalakshmi, 2022; Sheth & Unnikrishnan, 2020). Some studies report that women purchase online more frequently than men and are strongly influenced by promotional offers, discounts, and social imitation (Nagra & Gopal, 2013; Richa, 2012), although findings are not uniform because a study of Bangladeshi university students found that male participants were more dominant among online shoppers (Al-Shams et al., 2023). Across the literature, convenience and time efficiency are the strongest positive influences, while trust, transaction security, privacy, product quality, delivery performance, and return policies remain important concerns (Reddy & Aradhya, 2017; Nagra & Gopal, 2013; Malhotra & Singh, 2013; Balogh-Kardos et al., 2025). In particular, trust in return policies is strongly associated with satisfaction among working women (Rekha & Sridevi, 2025), while social media and logistics appear to influence women more strongly than men in some contexts (Balogh-Kardos et al., 2025). Overall, the literature suggests that women's online shopping behaviour is both utilitarian and experiential: women use e-commerce to save time and obtain better value, but also for browsing, self-expression, relaxation, and engagement with fashion trends; however, the evidence remains geographically concentrated and often relies on small, non-probability samples, limiting the generalizability of the findings.

Objectives of the Study

1. To study about online shopping behaviour of working women.
2. To identify popular fashion product category and website for online shopping.
3. To study the relationship of demographic characteristics with online shopping behaviour of working women.

RESEARCH METHODOLOGY

The present study is empirical in nature and it follows quantitative and descriptive research design. The study collected primary data using a structured questionnaire. The method of purposive sampling based on judgement was used for selecting the respondents. The study targeted working females who had previous experience of online shopping of fashion products. The respondents who met the study criteria and were willing to participate were included in the survey. Snowball sampling was also used to reach the additional eligible respondents.

The study comprised 271 working women from Yamunanagar district in Haryana who had previous experience of online shopping of fashion products. Primary data were collected using the questionnaire in the google form distributed through e-mail and Whatsapp. The study also collected secondary data from newspapers, published journals, articles and research reports. The questionnaire was developed based on the objectives of the study and the existing literature on the online shopping behaviour. Part (A) consisted the questions relating to demographic and socio-economic characteristics; part (B) contained the questions relating to internet usage pattern such as time spent on internet surfing, purpose of using internet, frequency of using internet daily. Part (C) consisted of questions based on pattern of online shopping behaviour including device for using online shopping, preferred fashion product, preferred website for fashion shopping, frequency of online shopping, mode of payment, average amount spent on shopping, preferred time for online shopping. These questions were measured through nominal and ordinal response categories.

Since the variables examined in the questionnaire for the present study were mainly categorical & ordinal in nature rather than likert scale, internal consistency reliability using Cronbach's alpha was not applicable for these measures.

Before the final data collection, the questionnaire was pre-tested using data from 20 sample respondents to check the clarity and suitability of the questions and to find any difficulty faced by the respondents while completing the questionnaire. 300 questionnaires were distributed through personal survey links, Whatsapp and E-mail. Of these 29 questionnaires were found incomplete and excluded from the study. Remaining 271 responses were considered for the data analysis.

The data were analysed with IBM SPSS and various statistical techniques such as percentage analysis, Spearman Rank Correlation & Kruskal Wallis test were used for the analysis. Percentage analysis was used for the describing demographic & socioeconomic characteristics, internet usage pattern and selected online shopping characteristics of the respondents. Spearman rank correlation was used to identify the association between selected ordered categorical variables such as monthly income, age, qualification & amount spent. Kruskal Wallis test was used to examine differences in an ordinal spending variable across more than two independent occupational categories.

Data Analysis & Interpretation

Part (A) Table 1: Profile of Respondents

Parameter	Categories	Frequency	Percentage
Age	18-25 years	67	24.7
	26-35 years	85	31.4
	36-45 years	77	28.4
	above 45 years	42	15.5
	Total	271	100
Marital Status	Married	163	60.1
	Unmarried	108	39.9
	Total	271	100
Qualification	Upto 12th/Sen. Sec	29	10.7
	Graduation	58	21.4
	Post graduation	114	42.1
	Above Post graduation	70	25.8
	Total	271	100
Category	General	190	70.1
	SC/ST/BC	45	16.6
	OBC	36	13.3
	Total	271	100
Occupation	Government Job	41	15.1
	Private Job	158	58.3
	Professional	18	6.6
	Self Employed/business	54	19.9
	Total	271	100
Individual Income	Upto Rs. 20000	143	52.8
	Between Rs.20001-40000	54	19.9
	Between Rs. 40001-60000	20	7.4

	Between Rs. 60001-80000	16	5.9
	Above Rs. 80000	38	14
	Total	271	100
Type of Family	Nuclear Family	183	67.5
	Joint Family	88	32.5
	Total	271	100
Since how long using the internet	Since 1 year	20	7.4
	Since 2 years	33	12.2
	More than 2 years	218	80.4
	Total	271	100
Frequency of Internet Usage	Never	6	2.2
	Rarely	11	4.1
	Less Frequently	34	12.5
	Frequently	131	48.3
	Very frequently	89	32.8
	Total	271	100
Hours Spent on Internet daily	Less than 2 hours	112	41.3
	2 to 4 hours	111	41
	More than 4 Hours	48	17.7
	Total	271	100

Table 1 represents the demographic and socio-economic profile of respondents indicating majority of the respondents (31.4%) belong to the women aged 26-35 years followed by those aged 36-45 years (28.4%), on the other hand respondents belonging to the age group 18-25 years and above 45 years constitute 24.7% and 15.5 % respectively. Majority of the respondents (60.1%) are married women. In terms of education, 42.1% women are postgraduate and 25.8% are above postgraduate, indicating that a large proportion of the sample are highly educated. 70.1% of the respondents belong to the general category. With regard to occupation, private sector employees constitute the largest group (58.3%) followed by self-employed/business respondents (19.9%), government employees (15.1%) & professionals (6.6%). More than half of the respondents (52.8%) belong to the income group of upto Rs. 20000, while 19.9% earn between Rs. 20000-40000. Further majority of the respondents (67.5%) are from nuclear families while 32.5% are from joint families. Overall the sample largely represents highly educated, economically active particularly employed in private sector & belonging to the age group of 26-45 years.

The internet use profile is also mentioned in the table which indicates a substantial proportion of the respondents are habitual of use of internet for more than two years. In terms of frequency, nearly half of the respondents (48.3%) use internet frequently, followed by 32.8% who use it very frequently whereas only 6.3% respondents are there who use it rarely or never. 41.3% respondents spend less than 2 hours on internet surfing daily followed by 41.0% spend 2 to 4 hours daily while only 17.7% spend more than 2 hours. Overall the analysis shows that respondents are experienced & active internet users.

Part B- Analysis of Parameters of Online Shopping Behaviour

Table 2: Since how long shopping fashion products online

Category	Frequency	Percentage
Since last 6 months	50	18.5
Since 1 year	54	19.9

Since 2 years	25	9.2
Since 3 years	41	15.1
More than 3 years	101	37.3
Total	271	100

Interpretation:-Table 2 presents the duration for which the respondents have been shopping online. Table reveals that majority of the respondents (37.3%) have been shopping online for more than 3 years indicating considerable online shopping experience followed by 19.9% have been shopping since last 1 year while 18.5% of the respondents have started shopping just since last 6 months. Further, 15.1% have been shopping from last 3 years & 9.2% for 2 years. Overall the results indicate that most of the respondents are experienced online shoppers.

Table 3: Preference of fashion products for online shopping

Category	Most Preferred	Preferred	Neutral	Not Preferred	Not at all Preferred	Mean	Rank
Clothing	101 (37.3)	101(37.3)	46 (17.0)	13 (4.8)	10 (3.7)	4	I
Footwear	41 (15.1)	90 (33.2)	66 (24.4)	52 (19.2)	22 (8.1)	3.28	V
Handbags	43 (15.9)	105 (38.7)	70 (25.8)	39 (14.4)	14 (5.2)	3.46	IV
Accessories	55 (20.3)	100 (36.9)	70 (25.8)	31 (11.4)	15 (5.5)	3.55	III
Makeup	82 (30.3)	88 (32.5)	54 (19.9)	28 (10.3)	19 (7.0)	3.69	II

Interpretation:- Table 3 depicts that clothing is the most popular (mean=4.00) fashion product category among working women followed by makeup as the second most popular category having mean value of 3.69. Accessories rank third with mean value 3.55 showing it is the supportive fashion product for working women. Footwear rank the last with mean value 3.28 suggests that footwear are the less frequently purchase possibly due to sizing & fit issues.

Table 4: Preferred Website for online shopping of fashion products

Category	Most Preferred	Preferred	Neutral	Not Preferred	Not at all Preferred	Mean	Rank
Amazon	113 (41.7)	97 (35.8)	40 (14.8)	17 (6.3)	4 (1.5)	4.1	I
Myntra	87 (32.1)	92 (33.9)	54 (19.9)	31 (11.4)	7 (2.6)	3.82	II
Meesho	60 (22.1)	58 (21.4)	85 (31.4)	51 (18.8)	17 (6.3)	3.34	V
Flipkart	78 (28.8)	95 (35.1)	61 (22.5)	30 (11.1)	7 (2.6)	3.76	III
Ajio	35 (12.9)	53 (19.6)	65 (24.0)	83 (30.6)	35 (12.9)	2.89	VI
Nykaa	74 (27.3)	67 (24.7)	52 (19.2)	49 (18.1)	29 (10.7)	3.4	IV
Others	23 (8.5)	27 (10.0)	80 (29.5)	78 (28.8)	63 (23.2)	2.52	VII

Interpretation:- Above table indicates that Amazon is the most preferred website for online shopping with mean value 4.10 having first rank followed by Myntra, the second most preferred (mean value 3.82) website. Flipkart stands at third rank with mean value of 3.76 & Nykaa at 4th rank with 3.40 mean value. Meesho & Ajio are less preferred sites holding 5th and 6th rank respectively. Other sites are least preferred (2.52 mean value) overall.

Table 5: Frequency of online shopping

Category	Frequency	Percentage
Once in a month	84	31.0

Once in 2 months	52	19.2
Once in 3 months	56	20.7
Once in 6 months	47	17.3
Once in a year	32	11.8
Total	271	100.0

Interpretation:- Table 5 presents the information about the frequency of online shopping of fashion products. 31.0% of the total respondents shop fashion products once in a month followed by 20.7% shop once in 3 months while 19.2% shop once in 2 months. 11.8% of the respondents generally shop fashion products online once in a year.

Table 6 : At what time people generally do online shopping

Category	Frequency	Percentage
Exclusive/special offer	39	14.4
At festive season	38	14.0
Special occasion	23	8.5
Year end sale	22	8.1
Whenever I need/desire	149	55.0
Total	271	100.0

Interpretation:- Above table depicts that majority respondents (55.0%) generally shop the fashion products whenever they need or desire indicating that online shopping is not restricted to any particular occasion or season rather it has become need driven for working women. It is followed by 14.4% respondents shop when they get exclusive offers, while almost same percentage of respondents shop on special occasion. A relatively smaller proportion 8.1% shop at the time of year end sale.

Table 7: Mode of Payment used for online shopping

Category	Frequency	Percentage
Debit card	24	8.9
Credit card	18	6.6
Net Banking	46	17.0
Cash on delivery	132	48.7
Payment Wallets/Apps	51	18.8
Total	271	100.0

Interpretation: Table 7 shows that Cash on Delivery (48.7%) is the most preferred choice for payment of online shopping followed by payment wallet/Apps (18.8%) and Net banking (17.0%). Debit card(8.9%) and credit card(6.6%) are less preferred choices for online shopping possibly due to security concerns of PIN numbers or CVV numbers of cards.

Table 8: Source of information for online shopping

Category	Frequency	Percentage
Electronic Media Advertisements	89	32.8
Social Media Advertisements	121	44.7
Referred by family & friends	61	22.5
Total	271	100

Interpretation: 32.8% of respondents learned about online shopping through electronic media advertisements

(TV, radio, digital ads). The largest share (44.7%) cited social media advertisements as their main source of information. 22.5% of respondents were introduced to online shopping through family and friends' referrals.

Table 9: Amount spent for online shopping in one go

Category	Frequency	Percentage
Less than Rs. 2000	140	51.7
Between Rs. 2000-4000	74	27.3
Between Rs. 4000-6000	29	10.7
Between Rs. 6000-8000	10	3.6
Between Rs. 8000-10000	7	2.6
Above Rs. 10000	11	4.1
Total	271	100

Interpretation: The largest group of respondents (51.7%) spend less than ₹2000 on online shopping, while a significant portion (27.3%) spend between ₹2000–4000, indicating moderate spending habits. Smaller segments spend between ₹4000–6000 (10.7%) and ₹6000–8000 (3.6%), while very few spend ₹8000–10,000 (2.6%). It is very interesting to note that 4.1% spend above ₹10,000, representing a niche group of heavy online shoppers.

Part (C)

Hypothesis 1: Is there any association between Individual Monthly Income of respondents & online spending on fashion products ?

H₀ : There is no significant association between Individual Monthly Income of respondents & online spending on fashion products.

H₁ : There is significant association between Individual Monthly Income of respondents & online spending on fashion products.

Variables	Test	Amount spent on online shopping	p-value (2 tailed)	Decision
Individual Monthly Income	Spearman Rank Correlation	0.355	<0.001	Null hypothesis rejected

Spearman's rank correlation coefficient between individual monthly income and amount spent on online shopping was calculated as 0.355 with p value less than 0.001. The value indicates the moderate positive and statistically significant relationship between both the variables.

H₀ : There is no significant association between age group of respondents & online spending on fashion products.

H₁ : There is significant association between age group of respondents & online spending on fashion products.

Hypothesis 2: Is there any association between age group of respondents & online spending on fashion products.

Variables	Test	Amount spent on online shopping	p-value (2 tailed)	Decision
Age	Spearman Rank	0.161	0.008	Null hypothesis

Group	Correlation			rejected
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In the above table, spearman rank correlation value is calculated as 0.161 with p value 0.008. the reported result highlights the weak but positive and significant relationship between age and amount spent on online shopping of fashion products.

Hypothesis 3: Is there any association between qualification of respondents & online spending on fashion products ?

H₀ : There is no significant association between qualification of respondents & online spending on fashion products.

H₁ : There is significant association between qualification of respondents & online spending on fashion products.

Variables	Test	Amount spent on online shopping	p-value (2 tailed)	Decision
Qualification	Spearman Rank Correlation	0.215	<0.001	Null hypothesis rejected

The table indicates a weak but positive and statistically significant (spearman's $p=0.215$, $p<0.001$) association between qualification & amount spent on online shopping of fashion products. Overall results indicate that respondents with higher qualification has a higher tendency towards the online fashion shopping.

Hypothesis 4: Is there any difference in amount spent on online shopping across occupation categories?

H₀ : There is no significant difference in online spending on fashion products across various occupation categories.

H₁ : There is significant difference in online spending on fashion products across various occupation categories.

Variable	test	H-statistic	df	p- value	Decision
Online spending on fashion products	Kruskal- Wallis test	9.868	3	0.02	Reject Null Hypothesis

Here the p-value is .020 which indicates that null hypothesis is rejected and it has been concluded that there is statistically significant difference in online spending on fashion products across various occupation categories. Therefore, post hoc pairwise comparisons were performed using Mann-Whitney U test with Bonferroni adjustment (adjusted significance level .0083). The results reported significant differences between Government and private employees with p value .002. No statistically significant differences were observed among the remaining occupational groups.

FINDINGS

The objective of this paper was to identify the pattern of online shopping of working females and to examine the association between demographic characteristics and their shopping behaviour.

- It has been found that females belonging to the age group of 26-35 years are more actively engaged in online shopping.
- Married females are found to be more inclined towards online shopping than unmarried counterparts.
- Highly educated and economically active generally employed in private sector are more indulged in online shopping.

- It has been analysed that experienced and more active internet users who use internet frequently have higher tendency towards online shopping.
- Many females are engaged in online shopping of fashion products for more than 3 years which indicates that they are habitual of this mode of shopping.
- The most popular fashion item purchased by females over the internet is clothing followed by makeup and accessories. Footwear is the least preferred item among the fashion products.
- Amazon is found to be the most preferred website for online fashion shopping followed by Myntra and Flipkart. People are also aware about Meesho, Nykaa, Ajio & other fashion shopping websites.
- Cash on Delivery is considered the most popular method of payment for online shopping. However people also use other methods such as debit card, payment wallets, credit card etc.
- Income has a positive relationship with online spending on fashion products indicating people with higher income have tendency of higher spending in online shopping.
- Age group and qualification are also positively related with spending on online fashion shopping.
- It has also been found that amount spent on online fashion shopping differed significantly across various occupation categories with significant difference observed between government & private employees.

LIMITATIONS OF THE STUDY

1. The present study is geographically limited to working women in Yamunanagar district only, so the findings cannot be generalised to other regions.
2. This study targeted only working women and fashion shopping behaviour, so the findings may not be applicable to male consumers or non-working women.
3. As the study is based on the self reported data, so response bias may be there from respondent's side.
4. The study used cross sectional data which captured online fashion shopping behaviour at a particular point in time.

CONCLUSION

Though online shopping has become a common practice these days, so this study observes the impact that internet has created on the purchasing pattern of people. For the last few years, online shopping has been ruling the markets as it provides convenience to customers. They don't have to go out to enjoy the conveniences provided by e-commerce sites. Amazon, Myntra have become the largest player in the market in category of fashion items. Women are preferring to purchase the clothing and makeup products through online. Results indicate that women's online shopping behaviour is associated with a wide range of characteristics such as age, income, occupation, internet usage pattern, area of location, money spent & so on etc.

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