

The Impact of Online Shopping on the Quality of Life of Women in Purulia Municipality, West Bengal, India

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Abstract

A stable and faster internet facility has witnessed fundamental changes in human behavior and quality of life. The Internet is a powerful tool for doing the online shopping. Women are shopping- friendly from traditional time to modern times. Recently, Online shopping has been accepted as more economic and convenient approach of shopping in comparison to traditional shopping. In a small urban town, where the introduction of internet facility is just a decade older and online shopping dates back to only five years, the satisfaction and increasing rate of shopping online might be a matter of research. In this study a questionnaire survey has been conducted within three age groups of 100 female shoppers and the younger women population has been found to be more convenient to online shopping in Purulia municipality area. The existing literature has been reviewed to discover the reason behind the online shopping tendency among this age group. Descriptive Statistics and analysis of five point Likert scale has been used to denote women satisfaction level in online shopping. Happiness Index has been applied to measure the changes in Quality of life-style among urban women. It has been found that female customers are highly contended with online shopping in terms of time saving, information availability, ease of use, less shopping stress, convenient return/exchange policy and shopping fun.

Key Words: Online shopping, women shoppers, quality of life, happiness index

Introduction

The incredible development of internet technology has exploded its implication in all fields of human activities starting from research, data storage and especially online shopping. The network for internet connection has grown exponentially and so its customer. Among the various demands of the customers, online shopping has been taking shape and turn dramatically (Kumar & Singh, 2014) in recent times. Online shopping is a process whereby consumers directly buy goods, avail services etc. from a seller interactively in real time through the internet (Vadivu, 2015) without an intermediary service. Shopping behavior is totally linked with human psychological set-up and is concerned with the decisions and acts to purchase product from definite manufacturer and particular retailer (Ramprabha, 2017). Modern research has accepted the supremacy of women in shopping

and a concept is steadily building up that “Men Buy and Women Shop” where shopping is an action habitually seen as harmonizing to female role. Kelly (1991) noted that “the traditional women's role (as wife, mother and lady) has undergone change owing to the revolution in shopping heralded by the development of the department store”. In recent years online shopping has opened up a new avenue for researcher to explore the paradigm shift in online shopping comprehensively. Online shopping is preferred by customers due to the reason that they can shop 'anytime, anywhere, and anything' (Jha, 2019). Convenience, cost, variety and time, all work in favor of online shoppers. Time saving opportunity as well as home delivery and the option for better comparison of products has increased customer satisfaction (Sreejith & Jagathy, 2007). In the present scenario, women are overloaded with their day to day schedule as they have to be served for their home and outside. The fastest running life-style bear attention towards online shopping among women customers not only for convenient factors like home delivery, saving time and efforts and flexibility of buying anytime (Anthonysamy & Ignatius 2020; Richa, 2012) but for improved awareness on highly important and hardcore marketplace factors like wider variety and availability of products with better prices also. Women customers share their shopping experience and they indirectly influence other women customers in online shopping preferences and activities (Singh & Mandaokar, 2020). Although in terms of safety and security (Vasić, 2019) women customers were primarily doubtful and felt unsafe in online shopping but introduction of cash on delivery and other reliable payment option, women are fueling the e-commerce boom in India. In small cities in India, Online shopping is showing strong propulsion with high demand and eagerness (Jain & Kulhar, 2015). Small cities and towns of India contributing around 50% of e-business exclusively from e-commerce websites like Flipcart, Amazon, Snapdeal. The retail sector of Indian economy is going through the phase of tremendous transformation and witnessing drastic changes in the life- style of the Indian consumers (Goswami & Mathur, 2011). In a small urban town where the urban population is not more than two lakhs and the use of Internet dates back to only five to seven years, the familiarity of online shopping among different age groups and different professional groups of women is subject to research. However, the most of the research and survey have focused the metropolitans and big cities, the trend of online shopping in small urban towns remain unexplored in spite of its potentiality to escalate e-commerce business in India. Against these backdrops, this paper is an attempt to reveal the fact that how women shoppers are responding in online shopping in a small town

like Purulia and how far they are convenient in accepting online shopping keeping pace with the advancement of technology to enjoy online shopping and to improve their Quality of life – style.

Literature Review:

Kumar & Dange (2012) in their paper 'A study of factors affecting online buying behavior: A conceptual model' had tried to examine the factors which mainly influence the buying motives of online customers. They had designed an FFF model on the basis of existing literature. They had focused to ensure future research work based on factors (F), filtering elements (F) and filtered buying behavior (F), i.e. FFF model. They had found that consumes' buying behavior cannot be easily predictable and it must be under future research. They had also recommended for the use of FFF model for analyzing the customers' buying behavior in future research works.

Karim (2013) in his paper “Customer satisfaction in online shopping: a study into the reasons for motivations and inhibitions” had tried to discover the reasons behind the customer's positive and negative behavior towards online shopping. In the Wrexham area (North Wales) he had distributed a structured questionnaire to gather data. SPSS software package was used to present research data graphically. He found that online shopping is offering the following flexibility such as mode of time- saving, information availability, opening time, ease of use, websites navigation freedom, less shopping stress, less expensive and excitement and that gearing up the e-commerce growth in the world. He had indicated the security, warranties and return policies, personal privacy and trust as the barriers of online shopping.

Singh & Sailo (2013) in their paper “Consumer Behavior in online shopping: A study of Aizawl” had focused on the study of consumer perception and behavior towards online shopping. They had succeeded to explore the fact that young generation is getting more interested in online shopping as they feel it more comfortable mode of shopping. To collect data set, they had used a questionnaire for 30 samples at Aizawl. MS- excel had been used for designing the dataset. They concluded that time-saving approach of online shopping appeared to be more convenient comparison with price. Although, security had created problems and doubts in online shopping, but nevertheless, different age groups and different income groups found to react differently in online shopping.

Kumar & Singh (2014) in their paper “Women Online shopping: a critical review of literature” had mentioned that working women had been increased in number among all women online shoppers and their time- saving attitude is

one of the driving forces for online shopping. Different literatures had been used by the authors to identify the reasons behind purchase decisions by analyzing the associated factors such as emergence of computer technology and e-commerce, psychological characteristics of male and female customers in internet use etc., which may liaison between the gaps of prospective customers and e-commerce.

Shanthi & Kannaiah (2015) in their paper entitled "Customers' perception on online shopping" had been tried to establish the fact that e-commerce was helping people in smaller towns in India to access quality products and services similar to what people in larger cities had access to. The main objective of the paper was to know the type of products purchased by consumers through online shopping and to identify the factors influencing consumer to buy online. A structured questionnaire for the students of Madras University and colleges was used to collect the data. A six-point Likert scale had been used ranging from 1= strongly disagree to 6= strongly agree as methodology to quantify the level of satisfaction.

Tamilarasi & Angayarkanni (2016) in their paper "A study on customer's e-shopping behavior and satisfaction: Special reference to working women in Chennai" had addressed the factors affecting on e-shopping behavior of working women in Chennai city. They emphasized that online shopping had an obvious impact upon e-commerce and marketing field. But the behavior of women customers had been analyzed as very complicated socio-technical phenomenon. Structured questionnaire for 90 samples and factor analysis had been used as methodology. A proposed conceptual model was developed and tested through the factor analysis.

Rahman et al. (2018) in their paper "Consumer buying behavior towards online shopping: An empirical study on Dhaka city, Bangladesh" had analyzed the attitude and behavior of people in online shopping at Dhaka city in Bangladesh. The main reasons, they have pointed out to be the abundance of varieties of products and services and time saving aspects facilitating online shopping in Dhaka city. The survey carried out with structured questionnaire and the results analyzed using five-point Likert scale (ranging from strongly agree to strongly disagree) as methodology.

Vijay et al. (2019) in their paper "The Influence of online shopping values and Web atmospheric cues on E- Loyalty: Mediating role of E- satisfaction" had attempted to decipher the influence of technical and utility values of shopping and web- atmospheric cues on e- satisfaction. Different constructive items had developed from different

literature studies. A seven-point Likert scale where 1= strongly disagree and 7= strongly agree was used as methodology. Using AMOS 22.0 software, the collected data were analyzed with Structural Equation Modeling (SEM).

Vasić et al. (2019) in "The influence of online shopping determinants on customer satisfaction in the Siberian market" had tried to reveal the fact that in underdeveloped markets a number of factors directly affect the online shopping and customer's satisfaction. Depending upon seven variables, i.e., security, information availability, shipping, quality, pricing, time and customer satisfaction, a conceptual model has been defined. Confirmatory factor analysis and the partial least squares had been used as methodology. A detailed questionnaire had been used as Research Instrument. They had found the fact that customer satisfaction in online shopping directly depends on security, information availability, shipping quality, pricing and time.

Singh & Mandaokar (2020) in their paper 'Consumer behavior towards online marketing' had tried to focus on the customers' behavior and attraction towards online marketing in Pune city. Secondary data as well as primary data using 5-point Likert scale has been used by the authors. Demography, personal and psychological factors are important which controls e-marketing agencies as per their study.

Study Area:

Purulia municipality is situated in Purulia district of West Bengal, India. Purulia district is very low populated than the other districts of West Bengal. Purulia municipality has a population of about 1.2 lakh which is the most populous municipality located in Purulia district. Total geographical area of the municipality is 14 square kilometers and the population density is 8648 persons per square kilometers. The percentage of urban population is very low (12.75%) in Purulia than the average rate of West Bengal (31.89%) and India (31.16%) (Census of India, 2011). The growth rate of urban area in number is little much slower than the average rate of West Bengal. It is 142% in West Bengal and 133% in Purulia (District Census Handbook, Purulia, 2001, 2011). As of 2011 census there are 942 females per 1000 male in the town. About 62 thousand (52%) are male and about 59 thousand (48%) are female of the total population, among which 34% (about 41 thousand) population is engaged in either main or marginal works. For women 10% of the total female population is main workers and 5% are marginal workers.

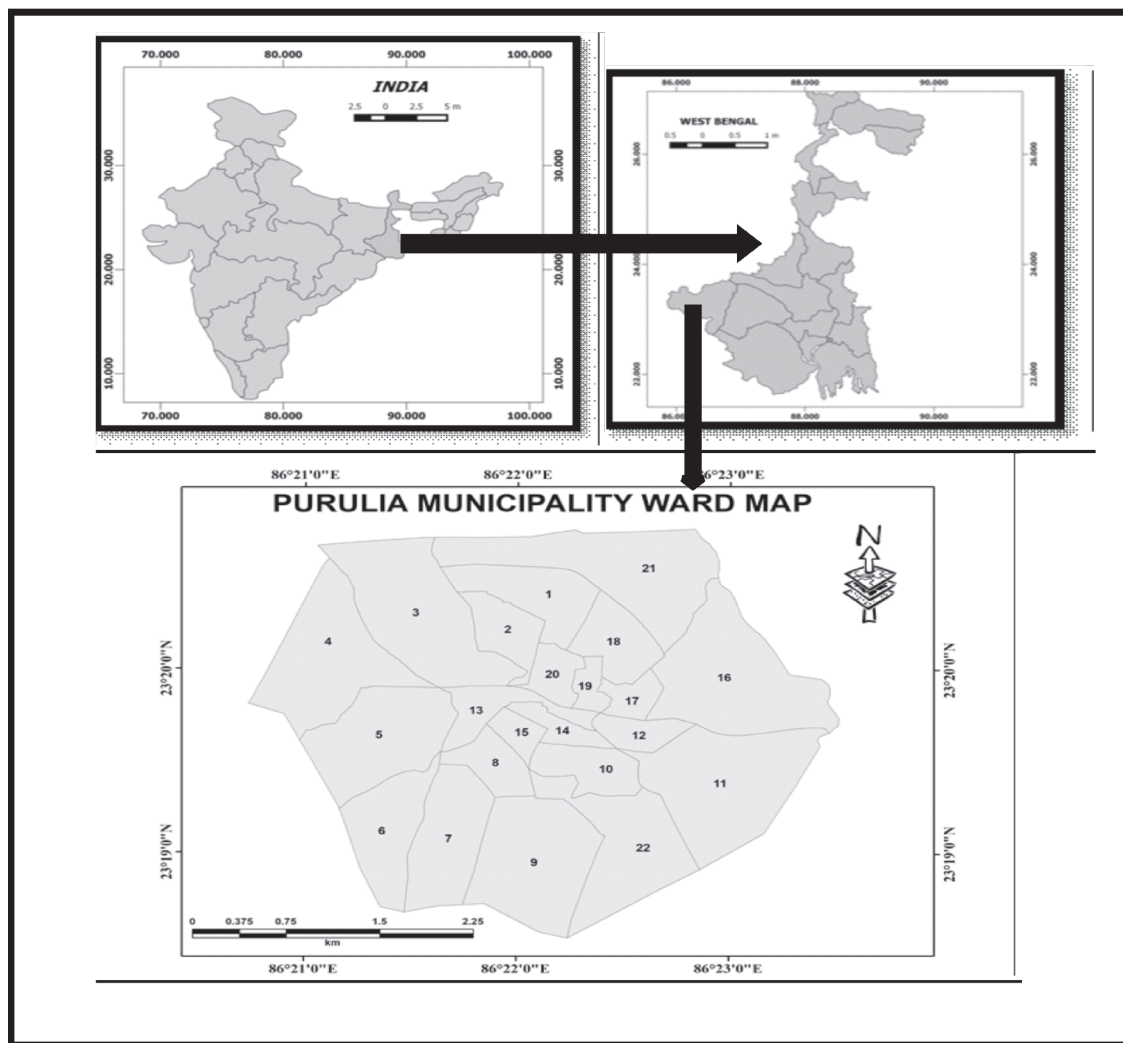
Overall literacy rate has been increased from 40.32% in 1991 to 64.48% in 2011. In these 20 years literacy rate has

been increased more than 50%. People have become more educated and female literacy rate has increased from 19.57% to 50.52% in 1991 to 2011 respectively (Census of India 1991, 2001 and 2011). The narrowing of gender gap

is a good sign of societal change.

In the state of West Bengal, Purulia is ranked 16th out of 17 districts under calculation with a poor value of HDI (Figure 1)

Figure: 1: Study Area.



Objectives:

Main objectives of this paper are as follows-

1. To find out the factors influencing shopping- behavior among the urban women inclining to online shopping.
2. To assess the changes in quality of life –style among the urban women.

Methodology:

Primary Database had been collected through purposive sampling among 100 urban women, who were active with

online shopping. A survey had been done to frame out the existing participation in online shopping among urban women. Then women online shoppers had been classified in different age groups (<20 years to >40 years) and they were from different professions. Among 100 women online shoppers, students were 35%, 23% were engaged in business, 22% were service- holder and 20% were housewives. Students and service- holder of age 20-30 were taken more than other profession as this group was engaged in online shopping more than other group. A structured questionnaire was used to collect data from the women online shopper where objective and subjective

questions were also included using five-point Likert scale.

Descriptive statistics (mean, standard deviation) has been calculated for the total survey population and by age, education, income. The data has been analyzed by using Statistical Package for Social Science (SPSS) for Windows10. Association among different variables has been done using Chi Square Test. Happiness Index has been used to measure the change of Quality of Life style through subjective and objective criteria related with 5-point Likert Scale.

Results and Discussion:

The present paper opts to diagnose the impact of online shopping on the quality of life of women in an urban set up. To accomplish this stated objective, the paper has been bifurcated into three sub-sections. Section I offers an overview on the outlook towards traditional shopping and online shopping; Section II opts to analyze the various facets of online shopping along with the socio-demographic profile of the respondents. Section III tries to scrutinize the aspects of quality of life while the last section concludes the paper.

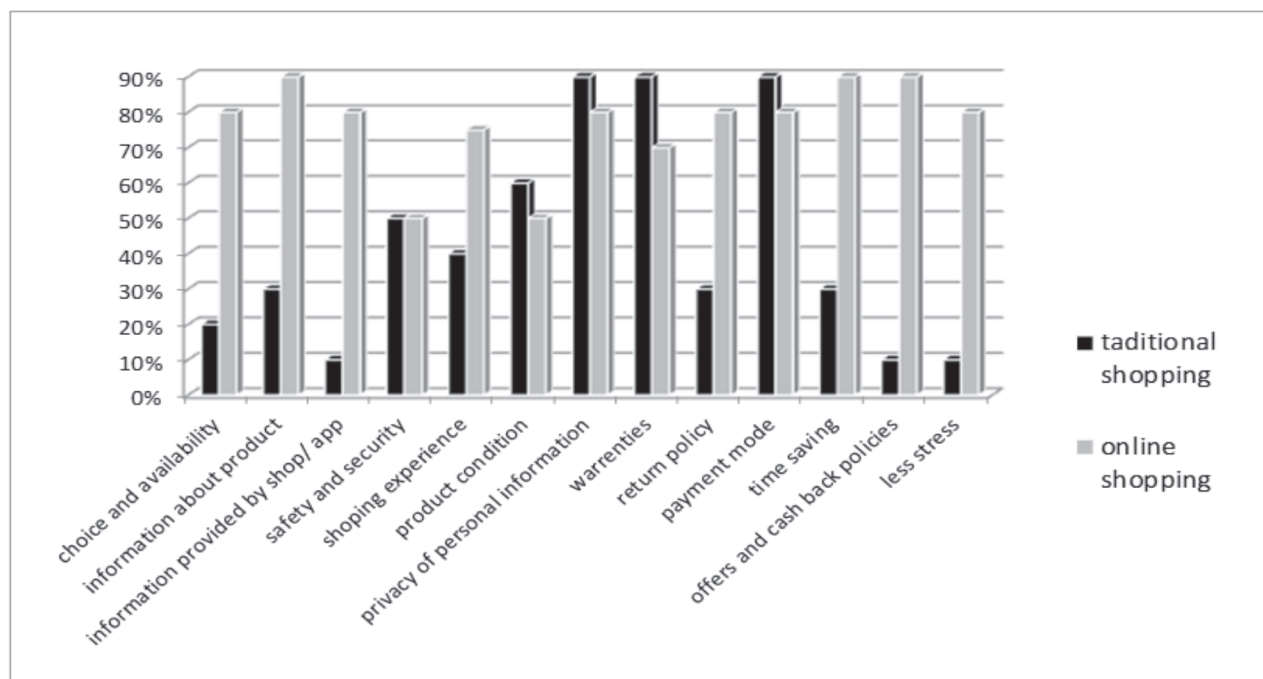
Section I:

Traditional Shopping and Online Shopping: A Comparison:

A physical mind state is that an outcome in reaction to a

positive experience which is defined as satisfaction (Westbook, 1981). In comparison with traditional shopping, online shopping has experienced a lot of advantages in terms of choice and availability of the products, time saving, offers and cash back policies and obviously in terms of stress- free shopping. Women customers (79%) have got much satisfaction with choice and availability of the product. They have abled to gather more information about the product from different websites (90%) and the return policies (80%) also has pleased them as they receive the service at their doorstep. But in the matter of safety and security, product condition, privacy of personal information, warranties and payment mode; women customers have felt reliability on traditional shopping rather than online shopping. The reason behind their reliability depends on some of their psychological factors like leaking of their privacy and personal information like use three-digit pin number of debit and credit card etc. But they have the confidence about these factors in traditional shopping method. Physical touch with the products however is possible in offline shops, which has no scope in online shopping. Although there are some disadvantages, but the convenience and maintaining busy time schedule is possible with online shopping. As per the data that has been collected through structured Questionnaire, all of these matters have come to sight that depicts the comparison of online shopping with that of traditional shopping (Figure 2)

Figure 2: Source: Field Survey, Computed by authors, 2020.



Section- II

Nature of Online Shopping:

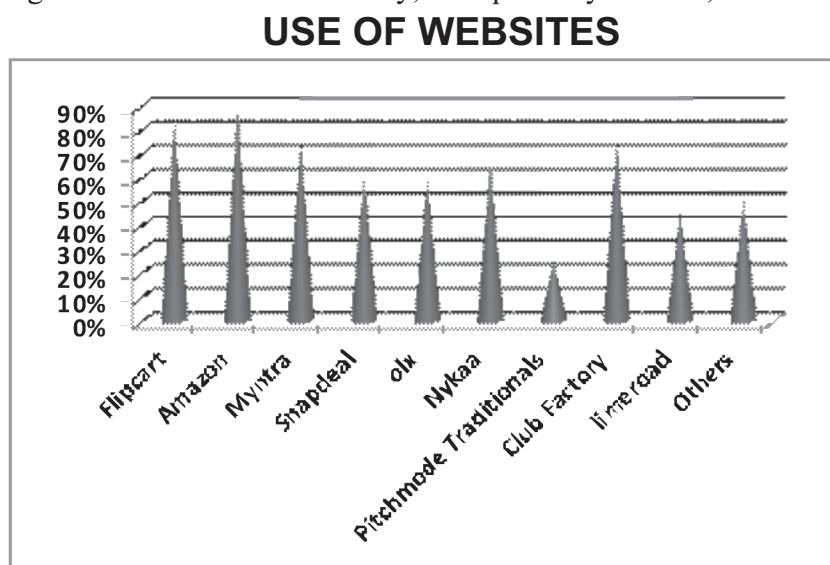
Purchase decisions are solely and ultimately guided by customer's perception and experience about the products and concerned services. Product advertisement, security and low price (in comparison to open market or among different websites) of different products as per customer's demand actually decide the purchasing frequency of the products.

Use of Websites:

It has been seen that Flipcart and Amazon are two highly increasing and demanding online sites in Purulia

municipality area. About 80% women customers are using these two websites. They also use Myntra and Club Factory (70%) frequently. But other available websites like Snapdeal, Olx, Nykaa, Pitch mode Traditional, Limeroad etc. are used by only 30% women customers in the study area. The causes behind the lesser use of some websites as explained by female customers are reliability, safety and security problems, whereas they rely more on Amazon, Flipcart and so on. The survey has revealed that 30% women customer, who are still using other websites are professionally engaged in business and service and they have faced no problem regarding safety and security (Figure 3).

Figure: 3: Source: Field Survey, Computed by authors, 2020

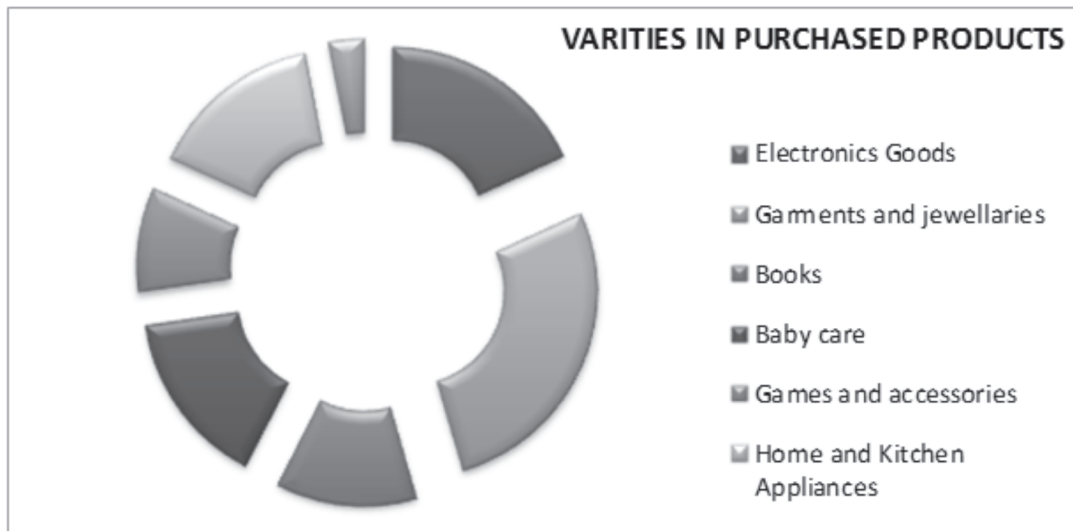


Varieties In Purchased Products:

As per survey, women customers are more interested in garment and jewelry items, electronic items and baby care products rather than books, games and accessories and home and kitchen appliances. About 90% female online shoppers prefer to purchase cloth- materials and jewelries, the percentage sharing of other products are Electronic goods -60%, baby care 50%, Home and kitchen products 50%, Games and accessories 30% and Medicines-10% and 40% women are shopped online books. Despite of several advantages of online shopping, it is less accepted and practiced by women customers for purchasing products like electronic goods and kitchen appliances. The

study has pointed out the factors responsible for decision making. Women customers feel more enthusiastic to visit open markets and prefer to take a review from the salesman directly which drive their shopping preference and favors direct purchase from the market. Furthermore, women customers are skeptic and finicky about their home and kitchen appliances as they feel online shopping for these items is not trustworthy as being non-touchable. On the contrary women customers, who are engaged in business or service and young, modern students are more attracted for various types of dress materials and jewelries which are not always available in traditional markets (Figure 4).

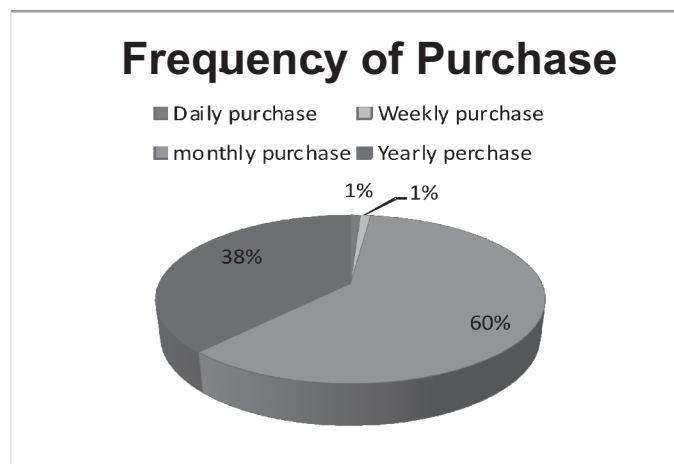
Figure: 4: Source: Field Survey, Computed by authors, 2020.

**Frequency Of Purchase:**

The level of employment and the status of wages determine the economic stability of a community and that in turn directly related to consumer spending. The economic factors have more pronounce effects on online transaction. The affordability of online purchasing and payment depends on income level (e.g. per capita GDP) and availability of credit (e.g. through credit card system (Hwang et al. 2006). Steady and increasing rate of wages positively correlates with the Internet Usage (Lightner et al. 2002), frequency of shopping, product- quality choosing, and potentiality of online shopping and so on. In Purulia municipality area, 60% women customers are

engaged in monthly purchase of online products. It means that they use a portion of their income to online shopping per month; sometimes it may reach up to two to three times a month. The present study has noticed that 38% of the female customers used to shoponce in a year or rarely twice in a year. The explanation behind this idle shopping unravel the fact of economic constrains as housewives and students lack constant source of income. The present work has recorded very weak daily and weekly online shopping percentage measuringonly 1% in the study area. The economic backbone of the study area is mainly based on agriculture and no large-scale industry is present here which obviously affect the income level and online purchasing frequency (Figure 5).

Figure: 5: Source: Field Survey, Computed by authors, 2020

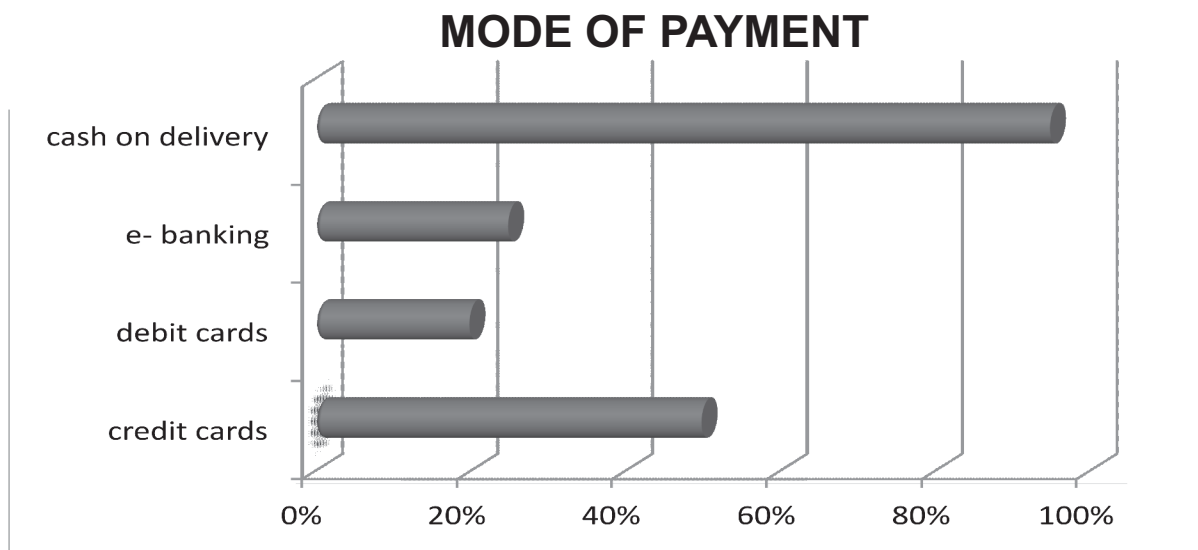


Mode of Payment:

Security in online shopping mode is defined as the ability of the website to protect consumers' personal data from any unauthorized disclosure of information during electronic transactions (Guo et al. 2012). For any business organization the most important and major objective is to fulfill consumers' need as well as to confirm their own image for e- satisfaction and e- loyalty (Anderson & Srinivasan 2003; Chiu et al. 2009; Kabadayi & Gupta, 2011; Liao et al. 2010; Shim et al., 2001). The work has analyzed the women habit and psychological behavior towards online payment and found that there is still a mental blockage and woman customers are more comfortable in conventional payment mode. They still feel the risk of loss of privacy and sharing of personal

information as they can't physically see the transaction being processed through online. So, the websites also permit options for cash on delivery where they may judge the product quality during delivery period as well as they may keep their privacy of personal information. The psychological attitude of the women shoppers corroborates with the finding that 95% women customers rely on cash on delivery payment method in the study area. The minor fraction of female shoppers ranging around 5% are habituated with credit card and debit card and net banking methods. This group of consumers belongs to working class and they want to avoid the cash on delivery method as they remain engaged in office during delivery time (Figure 6).

Figure: 6: Source: Field Survey, Computed by authors, 2020.



Descriptive Statistics on Urban Women's Status Involved In Online Shopping:

A representative sample of 100 urban women have been

analyzed statistically and the following line of observation has been noticed (Table-1)—

Table: 1: Descriptive Statistics on socio-demographic profile of the Respondents:

Descriptive Statistics					
Variables	N	Minimu m	Maxim um	Mean	Std. Deviati on
Age	100	1.00	4.00	2.8100	0.87265
Profession	100	1.00	5.00	2.6600	1.36493
Education	100	1.00	6.00	3.7900	1.20013
Family status	100	1.00	2.00	1.2400	0.42923
Monthly Income	100	1.00	6.00	2.5700	1.63457
Internet usage	100	1.00	3.00	1.7000	0.57735
Website usage	100	1.00	6.00	2.6700	1.53119
Source of Awareness	100	1.00	5.00	1.6400	1.20202
Product Purchased	100	1.00	3.00	1.7000	0.62765
Preference for Purchasing	100	1.00	4.00	2.2600	1.08823
Purchasing frequency	100	3.00	4.00	3.0600	0.23868
Mode of payment	100	1.00	4.00	2.6500	1.47966
Shopping barrier	100	1.00	5.00	2.0100	1.10550
Considered facts	100	1.00	4.00	2.8300	1.47062
Valid N (list wise)	100	--	--	--	--

Table: 1: Source: SPSS output.

It has been noticed that Women age group of 21-30 year is engaged more in online shopping rather than other age groups. Professionally this group is consisted of mainly student, service- holder and women who are engaged in business. The average educational level of women online shoppers is 12th class passed or Higher Secondary passed. In the study area, maximum families are nuclear and the mean monthly income is 10,000/- (ten thousand only). The study reflected that women online shoppers have been

accustomed to internet use for last 2-4 years. It has been observed that Flipcart and Amazon are two websites through which maximum shopping is done. Online advertisement is a standardized option for source of awareness and especially for garments women shoppers are more attracted.

Maximum women shoppers are purchased once in a month rather than daily, weekly and yearly shopping and time

saving facility is gained more importance than other facility. Cash on delivery is one of such payment methods which is adopted by maximum women customers. Safety in payment is a shopping barrier and product rating is seen by all women customers before online purchasing of product.

Association Between Women's Monthly Income And Other Variables:

Income has been considered as one of the main moderators which drive technology acceptance (Allard et al. 2009; Serenko et al. 2006; Shin, 2009). Several studies have

included income as an explanatory variable of shopping behavior, but the results are misleading and contradictory (Al-Somali et al. 2009). It has been seen that higher income groups are taking much more risks than lower income and thereby affects their demand for internet products and services.

An association in between women's monthly income and other important variables has been prepared with the help of chi-square test (Table: 2)

Table:2: Chi- square Test:

Variables	Chi- square value	df	Asymptotic significance (2 sided)	Remarks
Internet usage	12.900	2	0.002	2 cells (33.3%) have expected count less than 5. The minimum expected count is 2.34
Websites usage	7.792	4	0.990	1cells (10.0%) have expected count less than 5. The minimum expected count is 3.90
Purchasing frequency	0.194	1	0.660	2 cells (50.0%) have expected count less than 5. The minimum expected count is 2.34
Considered facts for shopping	3.005	1	0.083	4 cells (50.0%) have expected count less than 5. The minimum expected count is 1.17
Shopping Barrier	7.818	3	0.050	0 cells (0.0%) have expected count less than 5. The minimum expected count is 15.21.

Table: 2: Source: SPSS output.

It has been found that internet usage and shopping barrier is related with monthly income of the women shoppers, as the p value is < 0.05 , but in case of website usage, purchasing frequency, considered facts for shopping, the p value is > 0.05 , indicates that these variables are not related with monthly income, i.e., monthly income has no influence on the variables.

It has been observed that monthly income of women online shoppers determine the use of internet and how long it has been used by them. Low income group has been used internet < 2 years (75.5%) rather 2-4 years and > 4 years, whereas high income group has been used internet more than 4 years (100%) as per their income per month. As the internet connection in android mobile demand extra charge and without internet connection no online shopping can be done, so monthly income significantly affects internet connection and usage, as it has been also revealed in the survey. In the use of websites, it has been found in the

survey area that websites have been used by women customers as per the given facility of e-commerce, such as drop in price, cash back offer, return policy and refund payment, occasional facilities and so on. In this ground, the low-income group is more dependable on flipcart (70.4%), amazon (66.7%) and nykaa (70%) rather than myntra (50%) and snapdeal (33.3%) and the reverse condition is found among the high-income group of women shoppers. As the refund and return policies are more convenient in the website like flipcart and amazon than snapdeal, myntra and nykaa, the lower income group of women feel trustworthy about these websites. Monthly purchasing frequency is more in both low (59.6%) and high (40.4%) income groups. Maximum women shoppers purchase once or twice in a month than yearly and yearly purchasing frequency is very low in count (Table-3).

Table:3: Association in between variables:

Variables	Number count		Percentage		Remarks
	low	high	low	high	
<u>Internet usage</u>					Monthly income has been divided into two groups, i.e., High income group ($> 10000/-$ per month) and Low-income group ($< 10000/-$ per month) as the mean monthly income for women online shoppers is $10000/-$ per month.
<2 years	27	09	75.5	25.0	
2-4 years	32	26	55.2	44.8	
>4 years	00	06	00.0	100.0	
<u>Website usage</u>					
Flipcart	19	08	70.4	29.6	
Amazon	18	09	66.7	33.3	
Myntra	09	09	50.0	50.0	
Snapdeal	06	12	33.3	66.7	
Nykaa	07	03	70.0	30.0	
<u>Purchasing Frequency</u>					
Monthly	56	38	59.6	40.4	
Yearly	03	03	50.0	50.0	

<u>Considered Facts</u>					
Product Rating	27	12	69.2	30.8	
Comparison of facts	32	29	52.5	47.5	
<u>Shopping Barrier</u>					
Safety of payment	33	18	30.1	35.3	
Low trust level of online store	00	03	1.8	100.0	
VAT customs duty	23	20	25.4	46.5	
Delivery too slow	03	00	1.8	0.0	

Table: 3: source: SPSS output

Different facts arise in the psychological set up among women shoppers when the question of online purchasing of products takes place. Generally, women shoppers take a look through the product rating and comparison of price before going to shop online. It has been found that lower income group is more concerned about product rating (69.2%). On the other hand high income group is concerned in the comparison of price among various websites (47.5%). Lower income group feel satisfied by product rating as they compare their purchasing products with many other shoppers as the others rate the websites and products also. This tendency is a little lower in the high-income group. Low and high both income groups of women shoppers have been given less importance on delivery time taken by websites as online shopping barrier. They think about the safety of payment for the product they have to be given through their credit and debit card and via other media. The situation of high-income group is almost different as they give prime importance on trust- level of the online stores (100%) and secondly, they take a look for vat and customs duty provided by the websites (46.5%). They are almost set reluctant about delivery time as a shopping barrier.

Section- III

3. Assessment of Quality of Life:

According to Musikanski et al., (2017) Happiness Index is a comprehensive survey instrument that assesses happiness, well- being and aspects of sustainability and resilience. Happiness Index measures life satisfaction, the feeling of happiness and other happiness domains, psychological well- being, health, time balance, community, social support, education, arts and culture, environment, governance, material well- being and work (Happiness Alliance, 2014c). It may be measured in various ways, where it may be divided in subjective and objective criteria among the respondent.

A five-point Likert scale (1= Strongly Dissatisfied, 2= Dissatisfied, 3= moderately satisfied, 4= Satisfied, 5= Strongly Satisfied) was used during the survey keeping all of the subjective and objective indicators and their measurement in mind. It was used to assess the change in Quality of Life- style among women customers of Purulia Municipality before and after online shopping. However, although it has been demarcated the relevant subjective and objective criteria, but it is true that no such demarcation exists in reality. Some materialistic items were used as objective criteria and women's psychological behavior was nominated as subjective indicator.

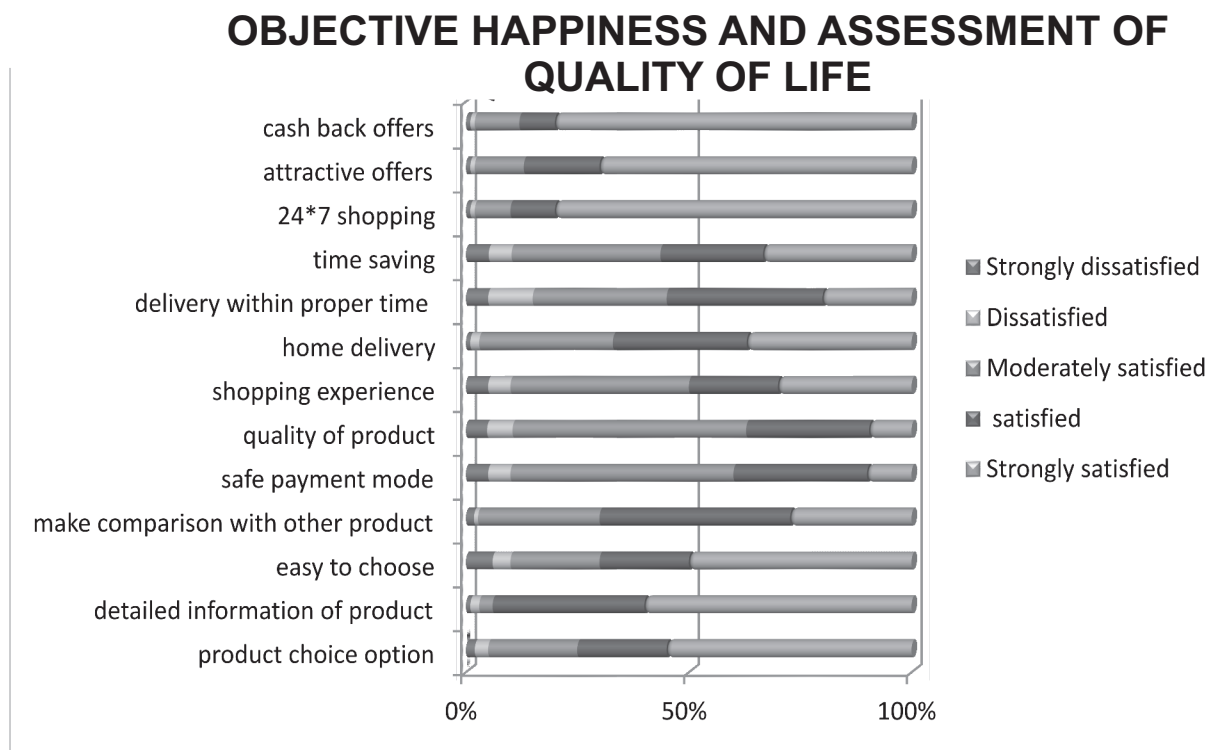
Objective Happiness:

From the questionnaire survey set up for analyzing objective satisfaction of online shopping, it has been revealed that women customers are strongly satisfied with product choice options given by the websites (55%), detailed information about the product given by web-world (60%), easy to choose (50%). Around 65% women shoppers are more satisfied with online shopping as this is a time- saving approach in their busy schedule. The survey also reported that 80% of them get 24*7 days shopping options which help them late- night shopping to holiday- shopping facility. The data showed that 60% women

customers enjoy attractive offers by purchasing online product and 80% women feel excited on cash- back offers from the concerned sites. They feel satisfied as they had not gained these facilities in offline and traditional stores. These facilities bring happiness in their busy modern life and in tough daily schedule.

On the other hand, in the question of other objective indicators like, making comparison with other product, safety of payment mode, quality of product, shopping experience, home delivery and delivery within proper time; 30% - 50% women customers feel differently with varying satisfaction level (figure 7).

Figure: 7: Source: Field Survey, computed by authors, 2020



Objective happiness of women for online shopping actually depends on the facilities given by e- commerce websites. As more facilities like safety and security for payment, refund process, cash on delivery, huge product choice options, more and more informative and demanding products bring happiness to the shoppers. Those websites which are designed like this successfully bring attention to the young and energetic women shoppers as it has been revealed from the survey too.

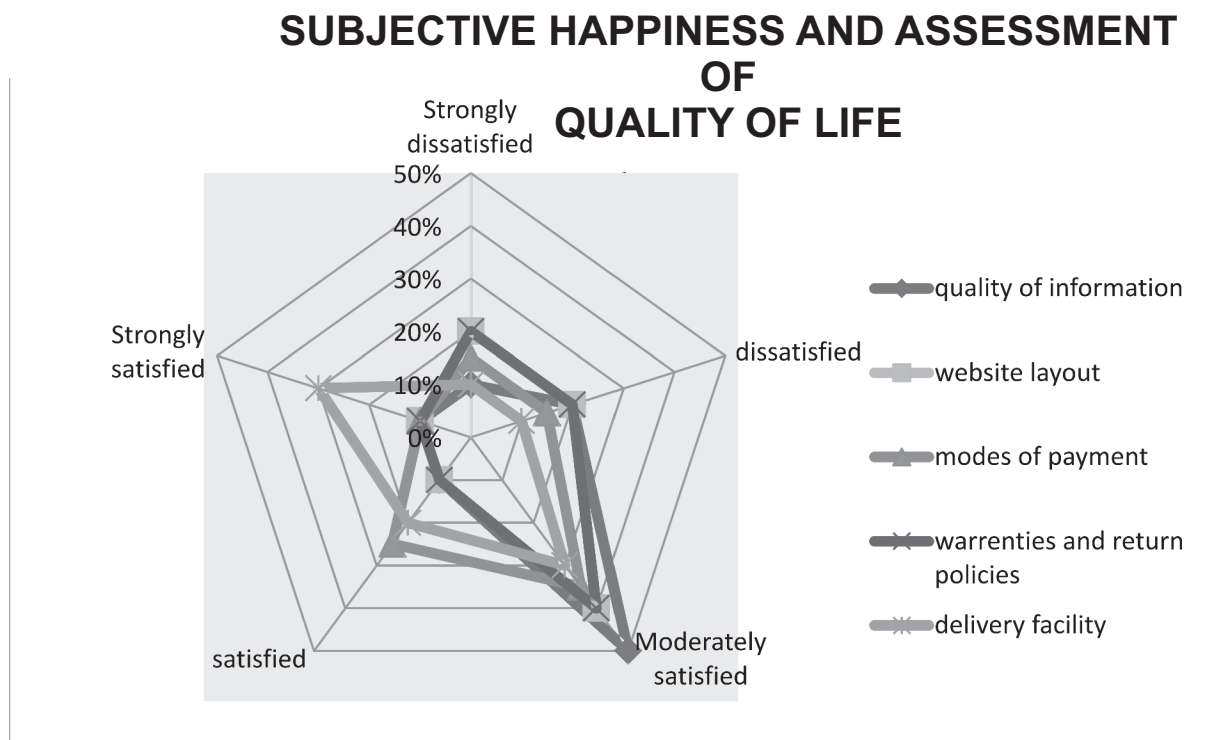
Subjective Happiness:

Life satisfaction indicator measures subjective well- being, which shows how people assess their own well-being. Measuring of subjective well-being has often been questioned. Life satisfaction data should not describe the current emotional state; it should rather be an assessment of a long-term situation. In recent years, scientific methodological analyses have found evidence that information collected with surveys is enough to measure subjective well-being. Firstly, since words like

“satisfaction” and “happiness” are often used in questions concerning subjective well-being, people can easily relate to these words and they want to respond to the questions. The response rate is often higher than in the case of surveys

measuring objective aspects like income or expenditures. However, life satisfaction cannot be measured without considering the objective indicators that cause the state of satisfaction or dissatisfaction (figure 8).

Figure: 8: Source: Field Survey, Computed by authors, 2020.



In case of online shopping, quality of information which may be provided by the apps through online in the time of purchase and in leisure period also women are attracted to these advertisement and information about their product. Psychological happiness is too much related with this engagement in idle time and women customers' mental behavior support them to purchase more and more product through online. The present work has identified that 50% women shoppers in the study area are satisfied with the information and advertisement provided by the web-apps. Another subjective indicator totally depends on women's psychology, i.e., payment method. They feel unsure and unsafe in using any type of payment method other than cash on delivery. Near about 40% female customer are satisfied and 10% are strongly satisfied with the payment methods provided by the web-apps. Whenever a product is purchased by women shopper, they give more importance on the warranties and return policies concerned with the product. In this aspect, 40% women customer expressed their satisfaction with warranties and return policies provided by the apps. However, 20% of women shoppers

have shown complete disappointment and unhappiness with the facility as they did not get the return product in due time and they also complained about products differing in quality after delivery. Nevertheless, delivery facility and time saving are so advantageous parameters in online shopping that more and more customers are bending towards online shopping day by day. Unlike traditional shopping, product delivery at door steps bringing happiness and excitement that never happened earlier in traditional shopping. Maximum women customers are found to be strongly satisfied with this facility of online shopping. Therefore, online shopping has been emerging as a social instrument for happiness and redefining freedom in shopping behavior.

Findings and Conclusion:

It has been found from the study that students and service-holder women of young generation are more convenient to online shopping than other Age Groups and professionals. Online shopping procedure is more time saving, a 24*7 days service and there is a huge choice-option on the sites

which attract women customer to purchase all type of products through online. Among all the products garments and jewelries are most attractive items for women rather than electronic goods, books and other materials. Flip cart and Amazon are two mostly preferable sites. Women are too much fond off cash on delivery payment method rather than other methods. So, it may be said that they have some confusion about the safety and security in online payment option. They have admitted online shopping along with home delivery facility as less stressful and full of entertainment. Quality of Urban Life has been changed and it indicates toward a technological advancement in shopping methods in coming future.

In a small urban town, where the introduction of internet facility is one decade older and online shopping dates back to only five years, the satisfaction and increasing rate of shopping online may indicate towards a technologically advanced world. Obviously, there are some shortcomings and negative externalities present in the ongoing online shopping, the intension and retention capacity of young generation may be capable of catering these problems.

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