IARJSET ISSN (O) 2393-8021, ISSN (P) 2394-1588

International Advanced Research Journal in Science, Engineering and Technology

Impact Factor 8.066 ⸎ Peer-reviewed & Refereed journal ⸎ Vol. 13, Issue 8, August 2026

DOI: 10.17148/IARJSET.2026.13811

Digital Influence on Economic and Lifestyle Dynamics of Working Women

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Abstract: Digitalization has increasingly transformed the economic, social and personal lives of working women by facilitating access to digital services, electronic payments, online information and technology-enabled decision-making. The present study examines the relationship between digitalization and lifestyle dynamics among working women, with particular emphasis on digital usage, digital services, digital payment practices and perceived digital influence on lifestyle. The study is based on primary data collected from 542 working women. The analysis incorporates digitalization variables such as devices used, frequency of digital usage, purpose of usage, digital services, device purpose, digital payment usage, security awareness, security level and perceived digital influence. Lifestyle dynamics are examined through living standard, consumption change, lifestyle decision-making, balance of life and quality of life. Descriptive statistics and Pearson's Chi-square test were employed to identify significant associations between digitalization and lifestyle-related variables. The findings reveal a significant association between digital influence and balance of life ($\chi^2 = 11.853$, $p = 0.003$), usage purpose and consumption change ($\chi^2 = 8.005$, $p = 0.018$), and usage frequency and balance of life ($\chi^2 = 7.365$, $p = 0.025$). Digitalization was also significantly associated with selected economic outcomes, including salary satisfaction, income change and income control. The findings indicate that digitalization is becoming an important component of the contemporary lifestyle of working women, although its effects vary across different dimensions of economic and personal life. The study recommends strengthening digital literacy, secure digital payment practices and women-centred digital financial services to promote inclusive economic participation and improved quality of life.

Keywords: Digitalization, Working Women, Lifestyle Dynamics, Digital Payments, Economic Empowerment, Digital Financial Services, Work-Life Balance

1. INTRODUCTION

Digitalization has transformed the way individuals communicate, work, consume, save, transact and make decisions. For working women, digital technologies provide opportunities to access financial services, manage income, communicate with workplaces, purchase goods and services, acquire information and participate in emerging economic activities. Digital financial services in particular can improve access to saving, payment and business-related facilities and can contribute to women's economic participation. The World Bank has highlighted the potential of digital financial services to improve women's access to financial services and economic opportunities, while also emphasizing that barriers to access and capability continue to affect women disproportionately.

Women's economic empowerment is broader than income generation alone. It includes economic agency, autonomy, decision-making capacity and well-being. UN Women emphasizes women's economic agency, autonomy and well-being as central dimensions of economic empowerment. Digitalization can potentially support these dimensions by increasing access to information, financial services, markets and communication networks.

The increasing use of smartphones, electronic payments, online services and digital platforms has also changed lifestyle patterns. Consumption decisions that were traditionally dependent on physical markets are increasingly influenced by digital platforms. Similarly, financial decisions can be made instantly through mobile applications and digital banking systems. Working women can therefore use digital technologies not only for occupational purposes but also for household management, financial planning, consumption and personal decision-making.

However, digitalization does not automatically result in improved lifestyle outcomes. Differences in digital skills, frequency of use, security awareness, financial capability and access to digital services may create different outcomes among women. The present study therefore examines digitalization as a multidimensional phenomenon and investigates its association with selected dimensions of lifestyle dynamics among working women.

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2. STATEMENT OF THE PROBLEM

Working women increasingly manage multiple responsibilities involving employment, income generation, household expenditure, financial decisions and personal well-being. Digital technologies have become integrated into many of these activities. Mobile-based payments, digital financial services, online purchasing and communication platforms can reduce transaction time and improve convenience. At the same time, increased digital dependence may create new concerns relating to security, excessive digital engagement, consumption behaviour and work-life boundaries. Existing discussions frequently emphasize the positive contribution of digitalization to women's economic empowerment, but the relationship between digital usage and broader lifestyle dynamics requires further empirical examination. In particular, it is necessary to understand whether differences in digital usage, usage purpose and perceived digital influence are associated with changes in consumption patterns, lifestyle decision-making and balance of life. The present study therefore attempts to examine the digitalization-related lifestyle dynamics of working women using primary data from 542 respondents.

3. OBJECTIVES OF THE STUDY

The study has the following objectives:

1. To examine the digital usage pattern of working women.
2. To assess the extent of digital service and digital payment usage among working women.
3. To examine the relationship between digitalization and lifestyle dynamics.
4. To analyse the association between digital usage and economic dimensions such as income change, income control and salary satisfaction.
5. To identify the major lifestyle dimensions associated with perceived digital influence among working women.

4. HYPOTHESES OF THE STUDY

1. H_0
There is no significant association between digitalization variables and lifestyle dynamics of working women.
2. H_0
There is no significant association between digitalization variables and selected economic empowerment outcomes of working women.
The hypotheses were tested using the Pearson Chi-square test at the **5% level of significance**.

5. RESEARCH METHODOLOGY

Research Design
The study follows a descriptive and analytical research design. The analysis is based on primary data collected from working women. The final dataset consists of 542 valid respondents.

Variables Used:

Personal profile variables	Employment profile variables	Digitalization variables:	Lifestyle and economic variables:
Age, residence, education, marital status, family type, family members, family income, dependents and decision-making role.	Job nature, occupation, sector, designation, experience, dual role, primary earner status, employment status, working hours and personal income.	Devices, usage frequency, usage purpose, digital services, device purpose, digital payment use, security awareness, security level and perceived digital influence.	Contribution, income control, savings, digital expenditure, income change, salary satisfaction, spending frequency, living standard, consumption change, lifestyle decision, balance of life and quality of life.

Statistical Tools
The following statistical techniques were employed: Frequency and percentage analysis, Pearson Chi-square test of independence and Cramer's V as an indicator of association strength. The Chi-square test was evaluated at the **5% significance level**. A p-value below 0.05 was considered statistically significant.

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6. RESULTS AND DISCUSSION

Table 1: Digitalization Characteristics of Working Women

Digitalization Behaviour of Working Women				Lifestyle Decision of Working Women			
Variables	**Category**	**Frequency N=542**	**Percentage (100%)**	**Variables**	**Category**	**Frequency**	**Percentage**
Devices	Smart Phone	144	26.6	Living Standard	High	172	31.7
	Laptop	134	24.7		Moderate	182	33.6
	Desktop	109	20.1		Low	188	34.7
	Tablet	155	28.6	Consumption Change	Yes	273	50.4
Usage Frequency	Daily	191	35.2		No	269	49.6
	Weekly	183	33.8	Lifestyle Decision	High	183	33.8
	Occasionally	168	31.0		Moderate	182	33.6
Usage Purpose	Work	166	30.6		Low	177	32.7
	Personal	184	33.9	Balance of Life	Yes	275	50.7
	Both	192	35.4		No	267	49.3
Digital Services	UPI	136	25.1	Improves Quality of Life	Highly Agree	178	32.8
	Mobile Banking	136	25.1		Agree	182	33.6
	Internet Banking	132	24.4		Disagree	182	33.6
	Online Shopping	138	25.5				
Digital Payment Use	For Payment	164	30.3				
	Entertainment	205	37.8				
	Shopping	173	31.9				
Security Awareness	Yes	260	48.0				
	No	282	52.0				
Digital Influence	Always	192	35.4				
	Sometimes	169	31.2				
	Never	181	33.4				

The distribution indicates considerable variation in the digitalization characteristics of the respondents. Digital payment use is distributed across the three response categories, with **37.8%** belonging to Entertainment. Similarly, perceived digital influence is relatively distributed across the three categories, with most of them having **35.4% of digital influence** This relatively balanced distribution provides an appropriate basis for examining associations between digitalization and lifestyle outcomes.

The lifestyle indicators demonstrate a relatively balanced distribution across response categories. Living standard is distributed across the three categories, High. Moderate and Low. with 34.7% are with low of making individual lifestyle choice. This will exibit the most of the working women life style choices are dependent with others and

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society. Similarly, lifestyle decision and quality of life show relatively balanced distributions. This indicates that the respondents demonstrate considerable variation in lifestyle experiences, making it possible to examine their association with digitalization.

6.2 Digitalization and Lifestyle Dynamics

Table 2: Association between Digital Influence and Balance of Life

Digital Influence	Able to Balance Life	Not able to Balance Life	Total
High	85	107	192
Medium	104	65	169
Low	86	95	181
Total	**275**	**267**	**542**

Chi-square Value: **11.853** **D.f.** 2

The calculated Chi-square value of **11.853** with 2 degrees of freedom is statistically significant at the 5% level (**p = 0.003 < 0.05**). Therefore, the null hypothesis is rejected. There is a **significant association between perceived digital influence and balance of life** among working women. The Cramer's V value of **0.148** indicates a relatively small association. The finding suggests that differences in perceived digital influence are accompanied by differences in the reported balance of life.

Table 3: Association between Usage Purpose and Consumption Change

Usage Purpose	Consumption Change	NO Consumption Change	Total
Work	79	87	166
Personal	108	76	184
Both	86	106	192
Total	**273**	**269**	**542**

Chi-Square Value:8.005 D.F.:2 Significant@5% Level

The calculated Chi-square value of **8.005** with 2 degrees of freedom is significant at the 5% level (**p = 0.018 < 0.05**). Hence, the null hypothesis is rejected. There is a **significant association between the purpose of digital usage and changes in consumption patterns**. The Cramer's V value of **0.122** indicates a small association. This finding suggests that the way working women use digital technologies is related to variations in their consumption behaviour.

Table 4: Association between Usage Frequency and Balance of Life

Usage Frequency	Able to Balance Life	Not able to Balance Life	Total
Daily	96	95	191
Weekly	106	77	183
Occasionally	73	95	168
Total	**275**	**267**	**542**

Chi-square value of **7.365** D.F: 2 **Significant@5% Level**

The Chi-square value of **7.365** with 2 degrees of freedom is statistically significant (**p = 0.025 < 0.05**). Therefore, the null hypothesis is rejected. A significant association exists between **frequency of digital usage and balance of life**. The result indicates that differences in digital usage frequency are associated with differences in respondents' reported balance of life. The relatively small Cramer's V value (**0.117**) indicates that the association is present but modest.

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6.3 Digitalization and Economic Dimensions Supporting Lifestyle

Table 5: Significant Associations between Digitalization and Economic Outcomes

Digitalization Variable	Economic Variable	χ^2	df	p-value	Cramer's V	Result
Digital Services	Salary Satisfaction	17.386	6	0.008	0.127	Significant
Usage Frequency	Income Change	11.270	4	0.024	0.102	Significant
Digital Influence	Salary Satisfaction	10.909	4	0.028	0.100	Significant
Digital Payment Use	Income Change	10.161	4	0.038	0.097	Significant
Security Level	Income Control	9.584	4	0.048	0.094	Significant

The results demonstrate that digitalization is also associated with selected economic dimensions of working women's lives. Digital services have a significant association with salary satisfaction (**χ^2 = 17.386, p = 0.008**). Usage frequency is significantly associated with income change (**χ^2 = 11.270, p = 0.024**), while perceived digital influence is associated with salary satisfaction (**χ^2 = 10.909, p = 0.028**). Digital payment use is significantly associated with income change (**χ^2 = 10.161, p = 0.038**). Security level is also significantly associated with income control (**χ^2 = 9.584, p = 0.048**). Although the effect sizes are relatively small, these findings are important because they indicate that digitalization is connected not only with lifestyle patterns but also with selected economic experiences of working women.

7. MAJOR FINDINGS

The empirical analysis produces the following major findings:

1. **Digitalization is strongly integrated into the daily lives of working women**, with respondents distributed across different levels of digital usage, service utilization and digital payment practices.
2. **Perceived digital influence is significantly associated with balance of life** (χ^2 = 11.853; p = 0.003).
3. **Digital usage purpose is significantly associated with consumption change** (χ^2 = 8.005; p = 0.018), indicating that different purposes of technology use are related to differences in consumption behaviour.
4. **Digital usage frequency is significantly associated with balance of life** (χ^2 = 7.365; p = 0.025).
5. **Digital services are significantly associated with salary satisfaction** (χ^2 = 17.386; p = 0.008).
6. **Digital usage frequency is significantly associated with income change** (χ^2 = 11.270; p = 0.024).
7. **Perceived digital influence is significantly associated with salary satisfaction** (χ^2 = 10.909; p = 0.028).
8. **Digital payment use is significantly associated with income change** (χ^2 = 10.161; p = 0.038).
9. **Security level is significantly associated with income control** (χ^2 = 9.584; p = 0.048).
10. The effect sizes, as measured by Cramer's V, are generally small, suggesting that digitalization is **one of several factors** associated with lifestyle and economic outcomes rather than the sole determinant.

8. DISCUSSION

The findings demonstrate that digitalization has become an important component of the lifestyle dynamics of working women. The significant relationship between perceived digital influence and balance of life suggests that digital technologies are connected with how women experience and manage the competing demands of employment and personal life. Digital tools may provide convenience by reducing transaction time, enabling remote communication and facilitating access to services. However, the modest effect size also indicates that digitalization alone cannot explain variations in work-life balance.

The significant association between usage purpose and consumption change provides evidence that digitalization is connected with changing consumption behaviour. Digital platforms can influence how consumers obtain information, compare alternatives, make purchases and complete transactions. This finding is consistent with the broader transformation of everyday economic activity through digital platforms.

The association between digital usage frequency and balance of life is particularly relevant to working women. Greater or different patterns of digital engagement may provide flexibility, but digital engagement may also increase the permeability of work and personal boundaries. Thus, the relationship between digitalization and lifestyle should not be viewed as exclusively positive or negative.

The findings relating digital services, digital payments and economic outcomes further support the importance of digital financial inclusion. The World Bank notes that digital financial services can improve access to financial services and support women's economic participation, while barriers to access and capability continue to require attention.

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The results also show that security-related factors are associated with income control. This is significant because digital financial empowerment depends not merely on access to digital services but also on users' confidence and ability to use those services safely. Women's economic empowerment strategies increasingly emphasize agency, autonomy and well-being rather than simple access to financial resources.

The findings therefore support a multidimensional understanding of digital empowerment. Digitalization should be evaluated not only through device ownership or frequency of use but also through the purposes of use, digital financial participation, security awareness and perceived effects on economic and lifestyle outcomes.

10. IMPLICATIONS OF THE STUDY

10.1 Digital Literacy: Digital literacy programmes should move beyond basic device operation and focus on practical financial applications, online transactions, digital budgeting and safe digital practices.
10.2 Digital Financial Inclusion: Financial institutions should develop women-friendly digital financial services that are simple, secure and accessible. Digital financial inclusion can contribute to greater economic agency when women have the skills and confidence to use these services effectively.
10.3 Work-Life Balance: Employers should recognize the dual nature of digitalization. Digital connectivity can provide flexibility, but excessive digital engagement may blur work and personal boundaries. Appropriate digital-work policies can help working women maintain healthier boundaries.
10.4 Consumer Awareness: As digital platforms become increasingly important in consumption decisions, working women should be encouraged to develop digital consumer awareness, including comparison of prices, recognition of misleading online information and responsible digital spending.
10.5 Digital Security: Digital security training should be integrated into women's financial literacy programmes. Awareness of passwords, authentication, fraud prevention and secure payment practices is essential for protecting women's economic autonomy.

11. CONCLUSION

The study concludes that digitalization is significantly associated with selected dimensions of lifestyle dynamics and economic experiences among working women. Based on the analysis of **542 respondents**, significant associations were observed between digital influence and balance of life, usage purpose and consumption change, and usage frequency and balance of life. Digitalization was also significantly associated with salary satisfaction, income change and income control.

The findings demonstrate that digitalization has moved beyond being merely a technological phenomenon and has become an important element of women's everyday economic and lifestyle practices. Nevertheless, the relatively small effect sizes indicate that digitalization should be viewed as one contributing factor among several personal, employment, economic and social determinants of lifestyle outcomes.

The study therefore recommends a broader approach to women's digital empowerment that combines **digital literacy, financial inclusion, digital security, responsible consumption and work-life management**. Such an integrated approach can help ensure that the benefits of digital transformation contribute meaningfully to women's economic agency and quality of life.

ACKNOWLEDGEMENT

The author sincerely thanks the institution for providing financial support through the **Seed Money Research Grant** for this research work. The author also expresses gratitude to the management and research committee for their guidance and encouragement. Special thanks are extended to all the respondents who participated in the survey and provided valuable information for this study.

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