

The Emotional and Economic Journey of Women Using E-commerce

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ABSTRACT

: E-commerce as per its name suggests it is electronic commerce. This platform provides almost all goods and services commercially, or some can be free. This is an online mode, and it provides transactional, digital and business-related environments.

However, when considering the emotional and economic journey of women using e-commerce, it's important to look beyond the transactional nature of e-commerce to explore how it impacts the human experience of women—both emotionally and financially.

This paper explores the emotional and economic journey of women engaged in e-commerce, highlighting the ways that digital platforms are changing their roles in business, society, and personal life. Over the past decade, e-commerce has become a potent instrument for women to achieve financial independence, create entrepreneurial ventures, and overcome traditional barriers to appear her present in the business world. However, the economic impact is not the sole benefit. The paper also examines into the emotional transformation experienced by women, such as increased self-confidence, empowerment, and a sense of accomplishment that comes with managing and scaling online businesses.

Drawing on qualitative data from case studies, interviews, and surveys, this paper scrutinizes how women navigate the complex interplay of financial goals and personal fulfillment through their E-commerce ventures. It investigates the challenges women face in a traditionally male-dominated digital space, including gender bias, digital literacy gaps, and balancing business with familial responsibilities. Furthermore, the study highlights the positive emotional outcomes—such as enhanced autonomy, self-expression, and community-building—that often accompany these entrepreneurial pursuits.

By focusing on both the economic gains and the emotional rewards, this paper provides a holistic view of e-commerce as a transformative force for women. It argues that e-commerce not only fosters financial independence but also cultivates a sense of agency, pride, and emotional resilience. Finally, the paper offers guidance for enhancing support systems for women entrepreneurs in the digital economy, including targeted education, mentorship, and policy reforms aimed at addressing gender disparities in the e-commerce space. This research aims to contribute to the broader conversation on women's empowerment and the evolving role of digital commerce in promoting gender equity in the global economy.

1. INTRODUCTION:

E-commerce stands for Electronic Commerce or internet commerce. It requires internet or network platform as a medium of transaction. It gives a platform for buying and selling of products and many other services using internet.

E-commerce is also known as a paperless exchange of business information using Email, Electronic fund transfer using applications or websites like Myntra, Flipkart, eBay, Amazon, Meesho, Nykaa etc. Many types of e-commerce systems are there like B2A, B2B, B2C, B2G, C2A, C2B, C2C, C2G, D2C, M-commerce. E-payment systems are widely used on many websites.

The global economy has seen tremendous changes and growth in the 21st century. During the last decade due to e-commerce growth and usage the whole economy and the way of thinking have been changed. Especially after 'covid 19' digitalization picks up the high speed.

In recent years, due to the rise of e-commerce usage the way of shopping, interaction, services, education, payment and many more factors are transformed and redeveloped. Here we cannot neglect the major role of women as consumer and as an entrepreneur also. However, their emotional and economic journeys within the e-commerce landscape remain under explored.

This paper addressing the concept of journey of women towards e-commerce focusing on both the emotional and economic dimensions.

The emotional journey of women in e-commerce encompasses from various factors like feeling of online shopping, empowerment to insecurity, various influencer factors that affected the decision-making process, social and culture barriers, trust of digital platform to online payment process.

The economic journey of women in e-commerce encompasses from various factors like consumers to seller of various products, Entrepreneurship using various platforms and taking benefits of various government projects. Women are leveraging digital platforms to build businesses, access global markets, and create economic opportunities, but here we have to also consider some barriers, including gender-bias, less technology education or knowledge and financial dependencies.

This paper aims to analyze the emotional and economic experiences of women, exploring how e-commerce is reshaping their roles in the marketplace. It includes a review of relevant literature, case studies, and an examination of various document sources. We explore how e-commerce platforms serve as a source of empowerment for women. Ultimately, this paper seeks to clarify the impact of women's growing engagement with e-commerce, while also highlighting the challenges they face in their ongoing journey within the digital economy.

2. LITERATURE REVIEW:

This paper aims to provide analysis of emotional and economic journey of women using e-commerce and for this purpose here we study different literatures, case studies and various source of documents.

The rapid evolution of E-commerce has changed all the interaction of individuals with the marketplace. Women as a key part of demographic part of the whole process have experienced the journey of digitalization with emotionally and economically.

The literature review explores the key points around e-commerce growth and women's emotional and economic experiences and different government schemes that helps women to go ahead their journey with digitalization and e-commerce.

Emotional Journey of Women in E-commerce

Women's emotional engagement with e-commerce is shaped by many factors, such as trust, empowerment, social image, and satisfaction. By multiple studies it shows that the emotional experience of online shopping for women can be both positive and negative. E-commerce has also enabled skill enhancement and provided access to global markets for women. Additionally, many new job opportunities arise in the market.

The mental and emotional process comprises of activities like selecting, purchasing and using online services or products done by the consumers to satisfy their requirements, wants and desires. (William L. Willkie, 1986)

Women's trust in online platforms is a crucial factor influencing their emotional experience. The fear of fraud, identity theft, and the risk of not receiving the expected product can lead to feelings of vulnerability and frustration. What others think if the product is failed to satisfy expectation in addition, women's emotional responses to customer service, return policies, and the overall online shopping experience significantly influence their loyalty to e-commerce platforms (Gounaris, S., Stathakopoulos, V., & Boutsouki, C. (2010)).

Lack of interest related to technology or ignorance of product information, unawareness of features of security, and few payment options are also considered as stoppage of online shopping (Adeshara, 2013). Shim et al., (2004) identify that past online shopping experiences affect the present and future online shopping.

Positive experience encourages consumers to purchase again but some bad experiences stop consumers from going online again and they search for many available alternate and easy solutions.

Moreover, societal factors such as the pressure to conform to certain beauty standards or purchasing behaviors often find their expression in the e-commerce landscape. Social comparisons can also affect women, particularly in highly visual online spaces like social media-driven platforms, which can induce feelings of inadequacy or dissatisfaction (Tiggemann & Slater, 2014).

For many women, the convenience and flexibility of online shopping offer a sense of autonomy and control, contributing to feelings of empowerment and satisfaction (Mencarelli & Lombart, 2017).

This empowerment is especially notable among women who face traditional societal constraints, as E-commerce provides them with a space to make decisions and purchases independently, without the pressure of in-store shopping environments.

However, the emotional journey of women in E-commerce is having its own challenges. Studies have highlighted the prevalence of online shopping anxiety, particularly when it comes to security and privacy concerns (Choi & Lee, 2019).

Women's decisions to engage in eCommerce, both as consumers and entrepreneurs, are often influenced by an emotional desire for independence, creativity, and personal fulfillment. The emotional satisfaction of contributing to a family's income or building a business is often just as important as the financial rewards. (McKinsey 2020).

Moreover, studies have emphasized the role of social media in shaping both the emotional and economic experiences of women in e-commerce. Social media platforms like Instagram and Pinterest not only influence women's shopping habits but also serve as key marketing tools for women entrepreneurs. These platforms allow women to express their identities and connect with like-minded communities, further enhancing their emotional attachment to the e-commerce experience (Zhao et al., 2020).

Economic Journey of Women in E-commerce

The rise of mobile usage and online shopping platforms marketing strategies has further empowered women by offering them an easy and personalized shopping experience, helping them balance their professional and personal lives more efficiently. Due to many new job opening women can be independent and, they can access global market for her product so financial benefits are also there with flexible timing and from her hometown.

On the other side, the economical journey of women as self-earning women, working women or as entrepreneurs in E-commerce is noticeable. Over the past decade, women have increasingly turned to digital platforms to open new opportunities and run the businesses, they use today's strong medium that is social media, YouTube and E-commerce websites to reach global markets.

Women are still underrepresented in digital entrepreneurship, and many face gender-specific barriers such as limited access to venture capital, gender bias in online marketing, and difficulties in building a customer base (Nambisan, 2017).

As consumers, women tend to engage in a wide range of online shopping activities, from purchasing goods and services to seeking out more personalized and experience-based products (Ramanathan, 2018).

According to a report by McKinsey (2018), women-led businesses in the digital economy tend to perform well, driven by women's ability to navigate eCommerce tools and strategies with flexibility and creativity. Online businesses offer women opportunities to work from home, establish their own schedules, and reach a broader audience, thus contributing to their financial independence and economic empowerment.

The economic impact of e-commerce on women is multi-dimensional, encompassing both their roles as consumers and entrepreneurs. Women have become major contributors to the e-commerce market, with studies indicating that 48% of online shoppers are women.

However, the gender digital divide, which affects women's access to technology and internet services, remains a significant barrier in many regions, particularly in developing countries (UNCTAD, 2021). These challenges continue to hinder the full economic potential of women in the e-commerce sector.

Intersection of Emotional and Economic Experiences

The intersection of emotional and economic experiences in e-commerce for women has begun to receive increasing attention in the literature. Women's purchasing behaviors and entrepreneurship are not solely driven by financial incentives but are also deeply influenced by emotional factors such as self-image, social identity, and empowerment.

3. OBJECTIVES / AIMS:

The primary objective of the paper is to explore the emotional and economic experiences of women engaging with e-commerce. We are exploring how online platforms work for different aspects like shopping, business startups, decision making process, financial independence etc. Specifically, this study aims to:

1. **The Emotional Impact of E-commerce:** Analysis of emotional aspects like Trust, Security, Social impact, Culture, User Satisfaction, Easiness of usage of platform, Smooth processing, feeling, Empowerment and many others are the psychological factors that drive the behavior and convenience of women engaging themselves with E-commerce.
2. **Identify Economic Role of Women as Consumers in E-commerce:** Women are always considering market changer factor in both online and offline market. As key consumers in the global e-commerce market, focusing on their purchasing patterns, preferences, and the responsible factors that affect their online shopping decisions, including mobile commerce and personalized shopping experiences and E-commerce usage. Women are the potential, frequent and permanent consumer once they satisfied with the product and services.
3. **Explore Women Entrepreneurs in E-commerce:** To investigate the challenges and opportunities faced by women during the journey of entrepreneurship. To analyze how digital platforms enable them to create and sustain businesses, and find different points that affects the women business journey such as access to technology, funding, market visibility etc. There are different government schemes for betterment of women startup and encouragement of women.
4. **The dimension of Emotional and Economical aspects:** To explore experience of women towards E-commerce particularly how emotional fulfillment from online shopping or selling product, decision making, independently on online platform and the economic empowerment and financial independence.
5. **Recommendations for E-commerce Platforms:** Every e-commerce platform have their rules & regulations and policies that effect the consumer satisfaction, here we can find and recommended different rewards, offers, return polices, coupons, easy access, tutorial videos, bank offers, and many other factors that boost up e-commerce market and better support women's emotional and economic needs, ensuring that digital spaces are more inclusive, accessible, and empowering for female consumers and entrepreneurs.

The aim of the paper is to achieve objectives and try little bit to understand women's roles in the developing digital economy, providing information that could guide and inform business practices, policy decisions, and future research in the field of e-commerce.

4. RESULTS / FINDINGS:

The rise of internet usage and AI is a game-changing factor in the 21st century. With AI, women can now check how glasses or clothes fit on their bodies and how they look. Additionally, many websites provide comparison charts and product categories, allowing customers to easily compare and select products. Competitive prices, deals, and efficient delivery, coupled with the convenience of avoiding long queues, have completely transformed the buying experience for women.

Numerous examples from the study highlight how e-commerce platforms support women in becoming entrepreneurs. Moreover, governments and many NGOs help women become independent.

One example is www.Pabiben.com, founded by Pabiben Rabari, an illiterate village woman whose childhood struggles motivated her to work hard and gain recognition in her younger years. She dared to start one of the first Women Artisan Enterprises, Pabiben.com, thanks to Kaarigar Clinic, a rural business venture that empowers artisans to become entrepreneurs.

List of government schemes which are very much useful for women empowerment,

- https://www.startupindia.gov.in/content/sih/en/women_entrepreneurs.html
- Mahila Samridhhi Yojana
- Women Entrepreneurship Platform (WEP)
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Support to Training and Employment Programme for Women
- Mudra Yojana for Women/ Mahila Udhyami Yojana
- Stand-Up India
- Nai Roshni- Scheme for Leadership Development of Minority Women
- Mahila Shakti Kendra
- Nari Shakti Puraskars
- Skill Upgradation and Mahila Coir Yojana

Government Support

- **Mahila E-haat:** Launched by the Ministry of Women and Child Development, this platform allows women to sell products online, registering 300,000 entrepreneurs and facilitating transactions worth \$3.1 million by 2016.
- **Niryat Bandhu Scheme:** Under the Ministry of Commerce and Industry, this scheme provides training and building the capacity for women entrepreneurs to export through e-commerce platforms.
- **E-commerce Facilitation Melas:** Organized by government agencies to connect women self-help groups (SHGs) with e-commerce platforms to expand market reach, along with Mission Mangalam by GLPC empowering poor women.

Institutional Support

- **Amazon Saheli:** Launched by Amazon India in collaboration with SEWA and other NGOs, empowering over 1.7 billion women-owned businesses and supporting 80,000 women artisans with training, marketing, and financing.
- **Ubuntu Consortium:** Brings together 45 women's entrepreneur associations from 10 states, offering skill development programs and training in digital marketing to 10,000 women.
- **Digital2Equal Initiative:** Launched by IFC and the European Commission to create many opportunities for women in emerging markets like India.
- **Panjikaran Se Pragati:** A joint national campaign by the Ministry of MSME and WEP to encourage Udyam registration and unlock business opportunities.
- **WEP Unnati:** Udyamita se Pragati Tak is a joint program of the Ministry of MSME and the Women's Entrepreneurship Platform (WEP) providing a mentorship platform for women entrepreneurs to progress from entrepreneurship to success

- **WEP:** An initiative by NITI Aayog, launched at the 8th Global Entrepreneurship Summit in 2017, to connect women across India and support their entrepreneurial aspirations.
- **Ichha Shakti:** It represents motivating aspiring entrepreneurs to start their businesses.
- **Gyaan Shakti:** Provides knowledge and ecosystem support to foster entrepreneurship among women.
- **Karma Shakti:** Offers hands-on support to women entrepreneurs in setting up and scaling their businesses.

The Reliance Foundation supports women in India through number of initiatives like Digital Skills Programs, Women in the Digital Economy Fund (WiDEF), WomenConnect Challenge India, WomenLead India Fellowship, Project ASMAN (Alliance for Saving Mothers and New-borns).

5. DISCUSSION / ANALYSIS:

E-commerce is expanding its reach to the general masses on the back of social media. E-commerce, driven by digitization and usage of the internet in daily life, creates a huge understanding of the market and more opportunities for consumers and sellers.

According to NASSCOM, India's e-commerce market is projected to surpass \$100 billion by 2028 and reach a significant \$200 billion by 2030, driven by increasing internet penetration and digital adoption across the country. The following table illustrates Indian E-commerce market size across top four industries from 2023 & 2028 (forecasted)

India's E-commerce market is booming, reaching \$100B by 2028 Market size across top four industries in 2023 & 2028 (forecasted)		
Industry	2023	2028
Food & Beverage (F&B)	\$20B	\$34B
Fashion	\$11B	\$25B
Electronics	\$7B	\$18B
Media	\$1B	\$5B
Others		\$19B
		\$101B

Table: 1 (Source: Statista data)

(Source - <https://metyis.com/impact/our-insights/understanding-india-eCommerce-landscape>)

NITI Aayog's Women Entrepreneurship Platform (WEP) estimates that women constitute about 13.76% of the total entrepreneurs in India, with 8.05 million women entrepreneurs out of the total 58.5 million entrepreneurs. The World Bank's Women, Business, and the Law 2022 report highlights that only 20% of MSMEs (Micro, Small, and Medium Enterprises) in India are owned by women, showing the gap in female participation in entrepreneurship.

Comparison with Global Statistics: While countries like the United States have a higher ratio of women entrepreneurs (around 36% according to GEM), India's percentage, though growing, highlights the need for more focused interventions.

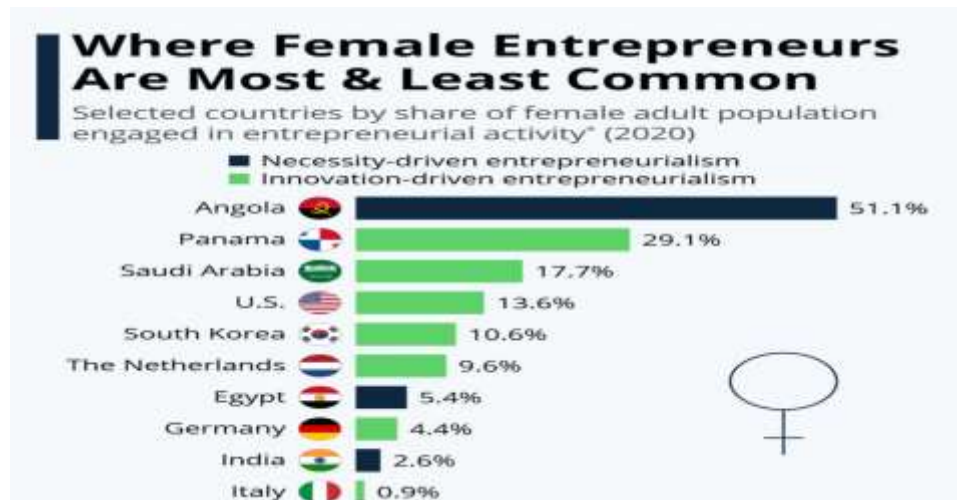


Figure 1

(Source - <https://www.instamojo.com/blog/women-in-business-india-statistics/>)

According to a report by Bain & Company (2019), women make up nearly 35-40% of the overall E-commerce consumers in India, and their online spending is expected to grow substantially. Women entrepreneurs in India provide direct employment to around 22 to 27 million people, according to a survey by Bain & Company. Women-owned enterprises are increasing. Over the past decade, women-owned enterprises increased from **14 to 20%**, as per government sources.

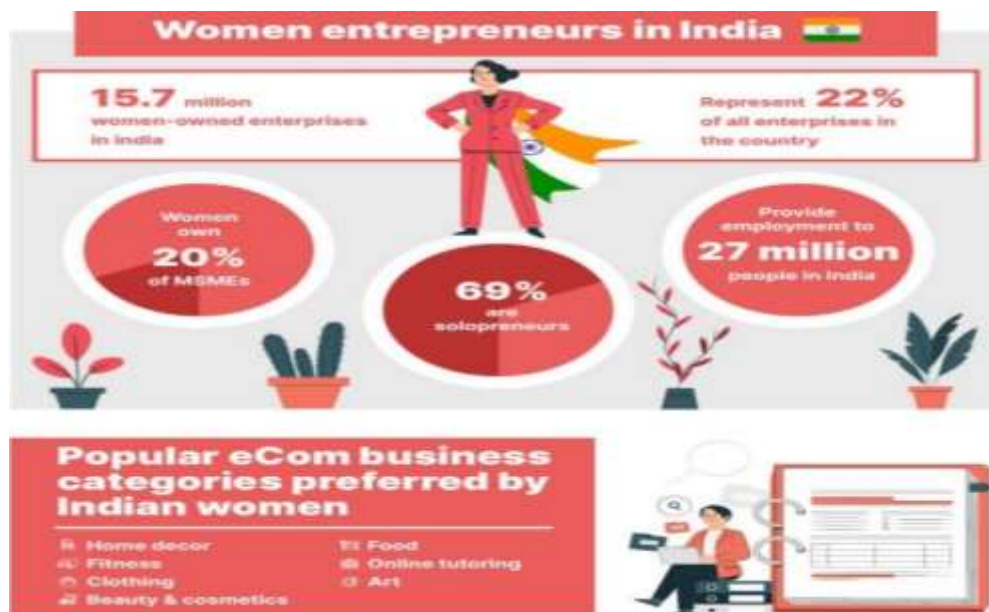


Figure 2

(Source - <https://www.instamojo.com/blog/women-in-business-india-statistics/>)

The landscape of women entrepreneurs in India has seen significant growth, yet it remains far from equitable. According to the Global Entrepreneurship Monitor (GEM) Report 2023, the Total Entrepreneurial Activity (TEA) rate for women in India stands at around 14%, which, although improving, still far behind many other countries.

Only 20.8% or around a fifth of the total amount of bank deposits in India belongs to women account holders, according to the latest “Men and Women” report released by the National Statistical Office (NSO). This is even though 36.4% of all bank accounts, adding up to 917.7 million accounts in India are owned by women.

6. CONCLUSION:

E-commerce has undoubtedly empowered women by offering greater autonomy in their consumption and entrepreneurial activities, challenges such as trust, privacy concerns, and gender-specific barriers persist.

The literature on women’s emotional and economic journeys in e-commerce reveals a complex, multi-layered experience.

As women continue to shape the digital economy, understanding the intersection of emotional and economic factors will be essential in creating inclusive and supportive platforms that encourage both personal and professional growth of women through e-commerce platform. Further research on this topic should focus on deeper exploration of these themes, particularly in the context of emerging markets and technologies.

The analysis discusses the dual influence of emotional and economic factors on women's behavior towards e-commerce. It suggests that e-commerce platforms that effectively tap into women's emotional needs, such as providing a sense of empowerment, security, or enjoyment, tend to foster higher engagement and loyalty. On the other hand, emotional triggers like stress or regret, which may arise from impulsive purchases or overwhelming choices, can negatively impact their overall shopping experience and then less interest for online platform usage.

The research also highlights how economic factors, such as income and financial priorities, shape the way women navigate E-commerce, balancing emotional impulses with economic limitations.

By addressing both emotional and economic dimensions, e-commerce platforms can better cater to the diverse needs of women, paving the way for greater gender equity in the digital economy.

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