

EFFECT OF ONLINE SHOPPING ON THE WORK-LIFE BALANCE OF THE WHITE COLLAR FEMALES

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Abstract

This study was conducted to empirically investigate if and how online shopping influences the work-life balance of white collar females, who are working in the private sector of Bangladesh. In particular, this research measured the effect of three types of online shopping including grocery shopping, clothing shopping and personal care shopping respectively. Data were obtained from a sample of 104 white collar females working in Dhaka city, using Google Form and face to face approach by following convenience sampling technique. A structured questionnaire was used to explore the pattern of three types of online shopping and how those help to maintain the balance in their family and work-life, which are the selected domains of work-life balance for this study. Results show that all three types of online shopping were found to have strong correlation with work life balance of the respondents and contribute positively toward balancing their work and other life aspects.

Keywords : *Online Shopping, White-collar Females, Work-life Balance (WLB).*

1. INTRODUCTION

Market research company, YouGov conducted a survey on Singaporean employees which revealed that, majority of them remain in office beyond the scheduled time only 'to show face' which they believed important for their career advancement (Lim, 2020). Another research revealed that taking work phone calls, checking mails outside office hours hardly give real free time to the employees for other issues, are causing stress (Jowit, 2016). Thus, this engagement in work beyond classical timetable, making work life balance more challenging (Lafitte, 2017). But maintaining balance among different life aspects is essential to keep the employees physically and psychologically well, decrease turnover and achieve optimum productivity (Sparks et al., 1997). It can further be endorsed by the findings of The Office of National Statistics of United Kingdom where more than a quarter employees were dissatisfied with their balance between work and leisure resulting to 97% dissatisfied employees in few organizations (Jowit, 2016). Hence, it can be stated that work life has become more challenging for professionals.

Although work hours have reduced in recent decades, growing number of working couples are confronting pressures to contribute time for household requirements, still

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many people cannot get decent jobs that allow caring responsibilities (Jowit, 2016). Since, professional responsibilities merely have eliminated traditional duty of female to manage household, it can be assumed that work-life balance is more critical to females than male despite being a gender neutral issue (Goldin, 2006). A recent study on working Singaporeans revealed that, 92% of them are suffering from stress and women are found to prioritize family over themselves (Lim, 2019). Also the same source reported more women than men are associated with work beyond scheduled time through work emails, phone calls making stress management more difficult (Lim, 2019). It is further reported that, in Sweden women are more vulnerable to work stress related illness due to increased female participation and more allocating time in household chores regarding child care obligations (Savage, 2019).

Similarly Bangladesh has also observed remarkable rise in female employment which was only 4 percent in 1974 and now 30.8 percent for urban women as a result of higher female literacy, economic empowerment and massive urbanization (Khatun, 2018). Nuclear family with little support for family responsibilities and childcare, crisis of reliable daycare facilities put them in dilemma either to continue job or leave career in halfway having no other alternative option (The Daily star, 2017). Hence, it is evident that challenges prevail for working female in Bangladesh also.

Since increased employment grants financial independence to the empowering females leading 70-80% consumer purchase decisions, it makes them important for marketers (Matveeva, 2019). Moreover, electronic communication has introduced new business models and eventually given rise to e-commerce globally- which is known as virtual marketplace that facilitates searching of information and purchasing products or services, interacting directly with online stores (Chaffey, 2009; Kolesar & Wayne Galbraith, 2000; Lohse & Spiller, 1998). However, e-commerce represents only 14.3% of global retail sales and for Asian markets it is only 10%, indicating a long way to go (Schroeder, 2019). Arora and Aggarwal (2018) stated that product variety, price and convenience benefit significantly influences attitude of female online shoppers in India. Although online sales account for 0.7 percent of total retail sales in Bangladesh which is much lower than India (1.6 percent) and China (15 percent), study reveals that how scarcity of helping hand, demand for convenience are giving rise to online shopping and growth of e-commerce marketplaces (Bhattacharyaa, 2019; Parvez, 2018). But there is scarcity of studies on consumers preferred category, frequency of online shopping in Asia specifically in Bangladesh. On the other hand, the largest e-retailer Amazon with nearly 38% (2019) of online market share in US, enumerated apparel followed by food & beverages as second and third highest selling category (Day & Soper, 2018; Loeb, 2018). Hence, grocery, clothing and personal care products are the chosen categories of online shopping for this study.

Alongside, white collar employees can be described as skilled and highly educated working personnel; assigned to perform clerical and supervisory jobs. (Kauhanen & Naparai, 2012) and work life balance is described as attainment of satisfactory

experiences in relevant life domains by distributing personal resources –commitment, energy, time for all domains effectively (Kirchmeyer, 2000). Since these domains need to perform different roles, balance is achieved when there is minimum role conflict ensuring satisfaction and effective functioning both at work and home (Clark, 2000). For this study, work life balance is considered family life and work life.

Skilled and highly educated working personnel performing clerical and supervisory jobs are categorized as white collar employees (Kauhanen & Naparai, 2012). Since there are different domains such as personal, family and work life, everyone has to play different roles in a balanced way assuring minimum role conflicts and maximum satisfaction (Clark, 2000). When there is effective distribution of personal resources such as- commitment, energy, time for all domains and satisfactory experiences in these relevant life domains, this is described as work life balance (Kirchmeyer, 2000).

There are studies on factors affecting attitude towards online shopping, factors affecting customers' intention towards online shopping, comparison between online and traditional shopping in Bangladesh (Farhana, Khan & Noor, 2017; Islam & Hossain, 2012; Khan & Ali, 2012). In addition, female participation in labor force and online shopping is evident from discussion given. But there are scarcity of studies on different categories of online shopping and effect on work life balance. Hence, this research gap is identified and aimed to measure the effect of online shopping on work life balance of white collar females in private sector of Bangladesh. Three types of online shopping -grocery, clothing and personal care products online shopping are selected to explore individual impact on work-life balance

This study will measure the effect of online shopping on work life balance of white-collar females, and so *aims* to identify-

1. What is the effect of online grocery shopping on work life balance of white collar female working in private sector of Bangladesh?
2. What is the effect of online clothing shopping on work life balance of white collar female working in private sector of Bangladesh?
3. What is the effect of online personal care shopping on work life balance of white collar female working in private sector of Bangladesh?

2. LITERATURE REVIEW

2.1 Work Life Balance

Work life balance is explained as satisfying, healthy and productive life maintaining balance between work and non-work activities of employees (Kalliath & Brough, 2008). Since there is no single definition that clearly explains or measures work-life balance, it is explained from individual's diverse role playing activities (Kalliath & Brough, 2008). Several non-work demands such as: personal, family exist in an individual's life and lead to different roles which might need to perform simultaneously or sacrificing another one, ultimately resulting into conflict (Greenhaus & Beutell,

1985). However, work family conflict is addressed as a major intervention for maintaining harmony among different work and non-work activities and thus work-family balance is explained as ‘the extent to which an individual is engaged in – and equally satisfied with – his or her work role and family role (Greenhaus & Beutell, 1985). In addition, work-life balance is also discussed from control perspective and is explained as a measure of control that individuals exercise over when, where and how they work (Fleetwood, 2007).

2.2 White Collar Females in Bangladesh

In Bangladesh, significant number of females have been joining formal workforce which was not evident before past two decades, as earlier this practice of working outside for female was not less than a privilege accessible to only few female (Khan, 2016). Enrolment of female in educational institutions, proliferation in corporate and service-based businesses have been major contributors for female participation in formal labor force, notably in private organizations (Ovi, 2018). Since, white collar job includes greater mental activities, high level of uncertainty for desired outcome, long working hours, very few women are found to be working as decision makers ((Ray & Sahu, 1989; Rutherford, 2001). In addition, female are still expected to carry out their household responsibilities as the first priority, hence this dual burden of job and home responsibilities discourage them for opting managerial responsibilities in office (Rutherford, 2001).

2.3 Growth of E-commerce and Online Shopping

Global electronic market uniquely replaces hassle of visiting traditional retail stores by web-based business and helps companies to reach current and potential target market virtually and efficiently (Limayem et al., 2000). Consumer purchase over the web reached to \$2.86 trillion in 2018, which was \$2.43 trillion in 2017 (Digital Commerce 360, 2019) that shows speedy growth and acceptance of online shopping in Asia, penetration rate of e-commerce is 13%, which made it leading retail channel of 2017 (Grant, 2017). Also by 2025, Southeast Asia’s internet economy is expected to reach milestone of \$300 billion (Lee, 2019). Hence, it shows potential growth perspective of e-commerce in Asian countries.

Online shopping is in the top three most popular internet activity (Lee & Zhang, 2002). Among several motivating factors such as visual information, easy access of information, lower effort and stress, less time, convenience is the most common factor inspiring consumers to shop from virtual marketplace (Ahn et al., 2004; Jusoh & Ling, 2012; Shankar et al., 2003). Alongside, the social media giant, Facebook has played indisputable role in rise of online business where sellers mostly include necessary information with every single good on Facebook pages (Haque, 2017). However, there are risk of charging high prices, hidden prices and products may also vary in real than lucrative virtual image (Haque, 2017). Also, a major drawback of online buying is inability to check products which makes this purchase decision complex (Raijas, 2002). A Cal Tech study identified that, for certain products

customers will happily pay 40% more which are physically present, which means still 'touch and feel' works similarly for a large group of customers (Sanders, 2017).

2.4 Work Life Balance Issue of Working Female and Acceptance of Online Shopping to the Female

Working females need to choose between their work and personal life or home and sometimes are bound to dedicate time for work which was actually meant for other than work purpose (Woodward, 2007). Hence, it leads to the assumption that the challenge poses more towards females than males because of doing job outside does not liberate them from household chores, family and social formality.

Female were found to be more web apprehensive and doubtful about online business than men (Alreck & Settle, 2002; Brown, Pope & Voges, 2003). Alongside low adoption and usage of technology made online shopping less satisfying for female compared to male (Rodgers & Harris, 2003). However, Rohm and Swaminathan (2004) state that, among online consumers 72% are females. A product delivery company eCourier.com.bd states that, in Bangladesh 73% of the registered online business are run by females and they are the largest customer group as well (Islam, 2018).

2.5 Growth of E-commerce and Online Shopping in Bangladesh

According to e-commerce association of Bangladesh, the annual growth rate for e-commerce market is 50% driven by traffic congestion, payment method specific promotional offers (Islam, 2019). Also, Eid-UI-Fitr; the biggest festival of Muslims brought a huge boost for e-commerce business in 2019 reaching 120 crore BDT worth sales within the first three weeks of Ramadan, showing wide acceptance and immense popularity of online shopping (Islam, 2019). The acceptance of online shopping from several e-commerce site can easily be guessed from the total worth 700 crores of turnover; three times more than what it was few years back (Parvez, 2018). Also, a report of Boston Consulting Group shared that, consumers' increasing disposable income, quality concern will make the Bangladeshi e-commerce market worth of 7,000 crore BDT by 2021 (Hossain & Akter, 2018).

Although lack of personal interaction is a big challenge for internet retailer to satisfy customers, still internet is a popular platform for young female (Social Networks, 2007). One common type of online shopping is grocery online shopping, mostly done for convenience (Morganosky & Cude, 2000). Another reason found was, consumers choose to shop grocery online for convenience; in order to avoid hassle during rush hour (Morganosky & Cude, 2000; Ramus & Nielsen, 2005). Although, online buyers contribute only 0.4 per cent of their expenditure to 95 billion pound worth grocery market in UK (Pepper & Rogers, 2001). A study done at Dhaka, Bangladesh in 2012 shows that, nearly 74% of customers at superstores are female mostly buying groceries and cosmetics products (Kashem, 2012). The major factors influencing these consumer's decisions to shop at superstores were location, hygienic environment, hassle free shopping and competitive price. However, virtually more

than 30,000 grocery orders are placed daily and 65% of the orders are placed from major cities Dhaka, Chittagong, Sylhet (Parvez, 2018). The pioneer in grocery delivery service of Bangladesh, Chaldal.com runs business virtually only and receives more than 1000 orders daily yielding 12 to 13 lakh BDT on average (Islam, 2017). Since, the mentioned benefits of superstores are also offered by online marketplace, growth of online grocery shopping in Bangladesh can be rationalized.

Hypothesis 1: Online grocery shopping positively influences Work Life Balance (WLB) of white collar female

A study by Goldsmith and Goldsmith (2002) found that, buyers who buy apparel from online shop more frequently, they consider this virtual shopping convenient, safe and fun than non-buyers. A study conducted on 200 young female US consumers showed that, trust on retail brands, off-line patronage, clothing involvement and two factors of website (usability and information quality, visual appeal and image) significantly influence future apparel buying intention from online (Jones & Kim, 2010). Among all of these, offline patronage was the strongest influencer on online shopping intention. In Asian context, Indian female was found to be positive about buying apparel online despite having few certain risks such as size, fabric quality and color (Hirst & Omar, 2007). In addition, social networking sites have also been recognized as an effective platform by retailers such as Amy Laws and Nicole Metzger Brewer, who sold apparel worth of \$4 million in 2013 from their social networking site based online boutique (Haque, 2013). The study also confirmed that growth of online apparel sales in Bangladesh are driven by festival discounts, free home delivery, and competitive price, although absence of touch and feel experience is a barrier and still Bangladesh is at the early stage of e-shopping compared to the Western countries. Another study conducted on Bangladeshi online shoppers shows that respondents mostly remain active in Facebook than other platforms of social media and social media is highly influential during information searching stage through widely available reviews, comparisons, recommendations (Sultana, 2018).

Hypothesis 2: Online clothing shopping positively influences work life balance of white collar female

Surprisingly, despite Western Europe's unsatisfactory performance in 2018 global beauty and personal care market achieved the highest growth of 6% since 2015 (Symons, 2019). Forecasting by the same source predicts that, by 2023 China alone will contribute USD 21 billion to this industry's growth. Symons (2019) study found skincare the strongest personal and beauty care category like always, contributing more than 25% of total value and online sales of personal care goods will grow more than 20% in coming years. However, buying beauty products from stores still dominates this retail industry as buying without trying out is still a concern that stores can eliminate (Kestenbaum, 2019). As a Muslim developing country, Bangladesh is the sixth largest buyer of cosmetics and is reported to spend \$2.5 billion on cosmetics goods in 2016 according to Global Islamic Economy Report of 2016-17 (Farhin & Chaity, 2017). Although many brands are focusing on men's care to meet

up growing demand, this industry has always been dominated by female consumers (Moore, 2019). However, both in global and Bangladeshi context there is scarcity of research showing impact of online shopping particularly personal care goods on life of working female, creating a research a gap this study will attempt to explore. However, brand origin, quality of local brands, price, availability play significant role during making purchasing decision (Karmakar & Ahmed, 2019). But there are scarcity of studies which measure impact of shopping personal care goods online on determining work life balance.

Hypothesis 3: *Online personal care goods shopping positively influences work life balance of white collar female*

Below a conceptual framework is drawn showing major variables of this study. Here, work-life balance of white collar female is the dependent variable and changes in this variable will be measured based on the effects of three independent variables online grocery shopping, online clothing shopping and online personal care goods shopping.

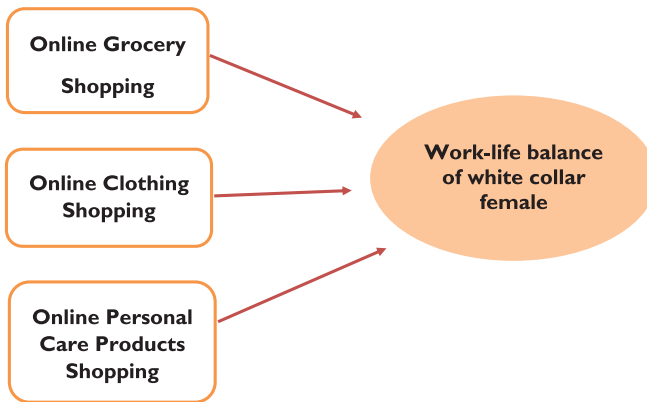


Figure 1: Conceptual Framework

3. RESEARCH METHODOLOGY

3.1 Sample and Data Collection

We have chosen quantitative research method for this research that signifies respondent's preferences in a broader scale. As the nature of the research investigates customer preferences so descriptive research plays a pivotal role. The opted sampling method for data collection is convenience sampling. Data was collected mainly from the researcher's female acquaintances working in private sector, their peer, colleagues and friends from similar occupational background. In addition, questionnaire was posted in few social media groups and responses were collected from working female group members. Survey questionnaire was created using Google form and the generated link was distributed to collect data.

Significant growth in number of internet subscribers in Bangladesh (currently 99.569 million according to BTCL) and inconvenience of in person meeting have led to choose online survey as data collection method for this study. In addition, one-third respondents were also approached in person with the same questionnaire for the convenience of the researcher for data collection and later all the responses were combined. However, error free survey cannot be guaranteed since many respondents did not complete the questionnaire and could not be forced to complete.

3.2 Survey Design & Attributes

This research is undertaken to explore the effect of online shopping on work life balance of white-collar female working in private sector of Bangladesh. Descriptive studies are used here to present the summary of collected responses in comprehensive way (Newman & Benz, 2006). Since white collar female are the target respondents for this study, information about their age group, working industry, frequency of online shopping etc. can provide insight about their background. Mean value is calculated to show the center of the data – responses of the majority for a particular question or category. In addition, standard deviation shows the spread of the responses around the mean value. Since this study aims to find and present how the chosen categories of online shopping influences work life balance of white collar female, correlation is calculated to find and present the relationship between work life balance and three categories of online shopping.

A survey questionnaire was designed to collect responses from the target group in person and mostly via online. A sample of white collar female was chosen to test our hypotheses. The questionnaire presented respondents three sets of questions to evaluate their pattern of online shopping- grocery, clothing, personal care goods and how they perceive the contribution to maintain balance between work and family life specifically. The first part asked for socio-demographic characteristics including respondent's age, marital status, occupation etc. The final part presented three categories of online shopping, each consisting seven questions to identify respondents insights about online shopping and its impact on work and family life from their shopping experience.

A 5-point Likert Scale was used to understand individual perception towards selected independent variable. Likert Scale ranges from 1 to 5 and considering this, a mean below 2.5 is accepted as respondent's disagreement towards the statement and on the other hand a mean above 2.5 indicates agreement towards the statement. The respondents were asked to rate the level of their frequency in online shopping, perceived time and money saving, influence on family and work life etc.

4. FINDINGS

This section includes background information of respondents who participated in this survey. Descriptive and inferential statistical analyses on result of online survey were conducted using IBM SPSS version 22 to test hypotheses.

4.1 Descriptive Statistical Findings and Interpretations

A total of 105 respondents participated in this survey. 54.3% from the respondents belong to the age group of 25-29, 26.7% chose the second age group of 30-34, 14.3% belong to 35-39 and the rest belong to the age group of 40 and above. Majority of the respondents were found married (64.8%).

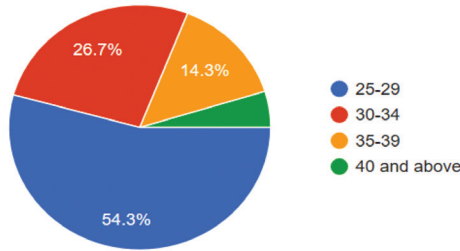


Figure 2: Age Group of Respondents

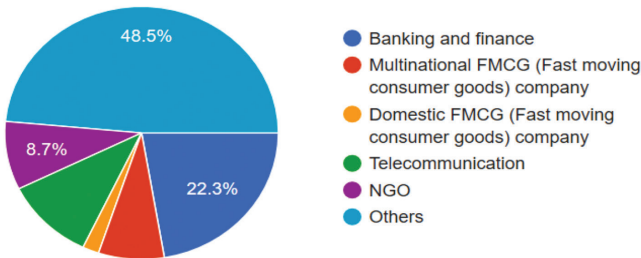


Figure 3: Working Industry of the Respondents

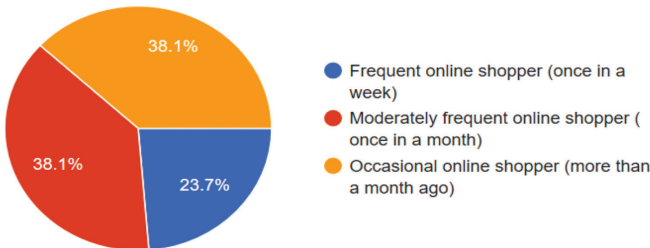


Figure 4: Respondents Online Shopping Frequency

Since private sector comprises wide ranges of industries, major industry names were given as options. However, 48.5% of the respondents chose the option ‘others’ - which means they work for different industries not included in the given options. Then working female from ‘Banking and Finance’ sector are the second highest respondents with 22.3%, 10.7% and 8.7% of the respondents work for ‘Telecommunication’ and ‘NGO’ respectively, 7.8% work for ‘Multinational FMCG’ and a few respondents comprising 1.9% are from ‘Domestic FMCG’ industry.

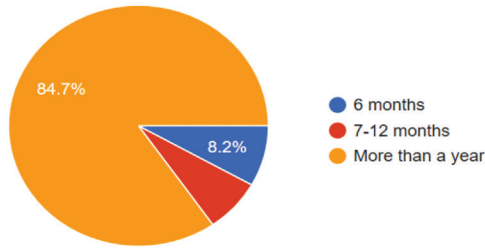


Figure 5: Respondents Online Shopping Duration

Figure 4 and 5 consecutively presents respondent’s online shopping habit and from how long they have been shopping online. Vast majority (93.3%) was found to shop online. Figure 5 shows that, 84.7% of the respondents have been shopping online for more than a year.

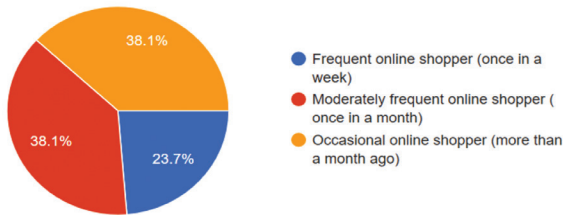


Figure 6: Respondents Online Shopping Frequency

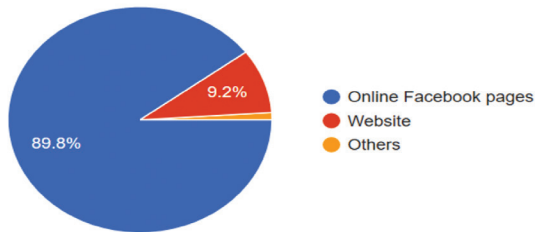


Figure 7: Respondents Preferred Channel of Online Shopping

Figure 6 shows that, how frequently respondents shop online. Equal number of online shoppers (38.1%) are frequent and moderate online shopper and 23.7% occasional online shoppers. Figure 7 shows number of respondents for each type of online shopping channel where majority (89.8%) were found to shop from online ‘Facebook pages’.

4.1.1 Online Grocery Shopping

Nearly 63.3% opined that they do not shop groceries from online. Overall mean value is estimated as 3.38 which is higher than average benchmark. Hence, from this result

we can interpret that, respondents consider that online grocery shopping positively contributes to maintain their work life balance. Four most significant (3, 4, 6, 7) statements which directly seek and interpret respondent's perception about contribution

Table 1: Descriptive Statistics for Online Grocery Shopping

Online Grocery Shopping	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
I buy most of the groceries from online	10 25%	10 25%	11 27.5%	7 17.5%	2 5%	2.461	0.1831
I feel confident About the quality of groceries bought from online	9 22.5%	8 20%	9 22.5%	9 22.5%	5 12.5%	2.80	0.2178
I feel buying groceries from online saves time and energy for my family life	4 10%	4 10%	4 10%	6 15%	22 55%	3.923	0.2275
I feel buying groceries from online saves time and energy for my work life	4 10%	2 5%	7 17.5%	3 7.5%	24 60%	4.025	0.2192
I feel buying groceries from online saves money	11 27.5%	6 15%	15 37.5%	4 10%	4 10%	2.6	0.2019
I feel buying groceries from online has made my family life easier	4 10%	2 5%	6 15%	9 22.5%	19 47.5%	3.925	0.210
I feel buying groceries form online has made my work life easier	3 7.5%	3 7.5%	6 15%	8 20%	20 50%	3.975	0.2040
						<u>3.38</u>	

of online grocery shopping on their work life balance shows above average mean value. Nearly 42.5% do not feel confident about the quality of groceries shopped from online. 70% shoppers agreed that online grocery shopping saves time and energy for their family life and also made their work life easier. Similarly, 67.5% agreed that online grocery shopping positively contributes to their work and life. Despite these all, majority of the respondents (42.5%) do not feel that buying groceries from online saves money.

4.1.2 Online Clothing Shopping

Among the respondents 7.1% have stated that they do not shop clothing items from online. From the rest, 38.1% respondents do not buy most of the clothing items from

online. The average mean value 2.70 can be interpreted as not too many respondents buy most of their clothing items from online. As far as the quality is concerned, 30.4% respondents are confident about quality. However, more than 70% of the respondents felt buying clothing from online saves time and energy for their family life and work life. Consecutively 53.3% and 60.9% respondents feel online clothing shopping has made their family life and work life easier. On the other hand, 46.5% respondents felt online clothing shopping does not save money. The overall mean value for this category of online shopping is 3.46 which can be interpreted as moderately high mean

Table 2: Descriptive Statistics for Online Clothing Shopping

Online Clothing Shopping	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
I buy most of the clothing items from online	11 12%	24 26.1%	27 29.3%	17 18.5%	13 14.1%	2.706	0.1260
I feel confident about the quality of clothing bought from online	7 7.6%	21 22.8%	36 39.1%	15 16.3%	13 14.1%	3.044	0.1168
I feel buying clothing from online saves time and energy for my family life	4 4.3%	5 5.4%	15 16.3%	28 30.4%	40 43.5%	4.032	0.1150
I feel buying clothing from online saves time and energy for my work life	0 0%	3 3.3%	20 22%	28 30.8%	40 43%	4.153	0.0923
I feel buying clothing from online saves money	15 16.3%	28 30.4%	29 31.5%	9 9.8%	11 12%	2.7065	0.1260
I feel buying clothing from online has made my family life easier	3 3.3%	5 5.4%	35 38%	23 25%	26 28.3%	3.70	0.1090
I feel buying clothing form online has made my work life easier	1 1.1%	3 3.3%	32 34.8%	26 28.3%	30 32.6%	3.880	0.0987
						3.46	

value, means majority of the respondents felt online clothing shopping has positive contribution towards making their work life easier.

4.1.3 Online Personal Care Products Shopping

Among the respondents, 30.6% have said that they do not buy personal care goods from online. Approximately 42% respondents are confident about the quality of the product and 53% of the respondents felt online personal care goods shopping saves time and energy for their family life. 57.3% respondents felt it positively influences their work life saving time and energy.

Table 3: Descriptive Statistics for Personal Care Goods Shopping

Online Personal care goods Shopping	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
I buy most of the personal care goods from online	5 7.4%	13 19.1%	28 41.2%	12 17.6%	10 14.7%	3.132	0.1356
I feel confident about the quality of personal care goods bought from online	5 7.4%	7 10.3%	28 41.2%	17 25%	11 16.2%	3.323	0.1332
I feel buying personal care goods from online saves time and energy for my family life	0 0%	4 5.9%	28 41.2%	19 27.9%	17 25%	3.720	0.1105
I feel buying personal care goods from online saves time and energy for my work life	1 1.5%	2 2.9%	26 38.2%	19 27.9%	20 29.4%	3.808	0.1152
I feel buying personal care goods from online saves money	6 8.8%	15 22.1%	27 39.7%	10 14.7%	10 14.7%	3.044	0.1396
I feel buying personal care goods from online has made my family life easier	1 1.5%	3 4.5%	34 50.7%	10 14.9%	19 28.4%	3.642	0.1216
I feel buying personal care goods from online has made my work life easier	1 1.5%	2 2.9%	27 39.7%	21 30.9%	17 25%	3.75	0.1116
						<u>3.48</u>	

Consecutively 43.3% and 55.9% respondents felt that buying personal care goods from online makes family life and work life easier. However, only 31% of the respondents felt shopping personal care goods online saves money. The overall mean value for this section is 3.48, hence we can deduce that majority of the respondents feel online personal care shopping positively contributes towards work life balance of white collar female respondents.

4.2 Inferential Statistical Findings and Interpretation

In this section we will explore the inferential statistics and its interpretation in 3 categories of investigation. Correlation analysis explores the relationship between

variables, expresses direction and strength of correlation. Pearson's correlation is used for this study. The table given below presents interpretation of the strength of correlation between the variables:

4.2.1 Correlation between Online Grocery Shopping and WLB

The questions in the survey (3, 4, 6, 7) aim to explore the impact of various kinds of online shopping on work and family life of the respondents. It can be interpreted from table 4, the relationship among variables-online grocery shopping and family and work life are strong since the range of correlation is from 0.7 to 1. The high number of correlation signifies that the respondents are quite happy that online grocery purchasing saves their time, cost and helps them to provide more time for their family.

Table 4: Correlation between Online Grocery Shopping and WLB

		I feel buying groceries from online saves time and energy for my family life	I feel buying groceries from online saves time and energy for my work life	I feel buying groceries from online has made my family life easier	I feel buying groceries from online has made my work life easier
I feel buying groceries from online saves time and energy for my family life	Pearson Correlation	1	.978**	.726**	.726**
	Sig. (2-tailed)		.000	.003	.003
I feel buying groceries from online saves time and energy for my work life	Pearson Correlation	.978**	1	.853**	.853**
	Sig. (2-tailed)	.000		.000	.000
I feel buying groceries from online has made my family life easier	Pearson Correlation	.726**	.853**	1	1.000**
	Sig. (2-tailed)	.003	.000		.000
I feel buying groceries from online has made my work life easier	Pearson Correlation	.726**	.853**	1.000**	1
	Sig. (2-tailed)	.003	.000	.000	

4.2.2 Correlation between Online Personal Care Shopping and WLB

Correlation among the variables online personal care goods shopping and family and work life are very strong, since the questions designed to explore this results from 0.8-1 range. It is evident that this high number of correlation for personal care shopping signifies their effort for buying online other than in store shopping and help those for a stronger work life balance. They tend to spend more time in buying personal care products or cosmetics than grocery if we compare between two.

Table 5: Correlation between Online Personal Care Shopping and WLB

		I feel shopping personal care goods from online saves time and energy for my family life	I feel shopping personal care goods from online saves time and energy for my work life	I feel buying personal care goods from online has made my family life easier	I feel buying personal care goods from online has made my work life easier
I feel shopping personal care goods from online saves time and energy for my family life	Pearson Correlation	1	.914**	.857**	.880**
	Sig. (2-tailed)		.000	.000	.000
I feel shopping personal care goods from online saves time and energy for my work life	Pearson Correlation	.914**	1	.980**	.897**
	Sig. (2-tailed)	.000		.000	.000
I feel buying personal care goods from online has made my family life easier	Pearson Correlation	.857**	.980**	1	.842**
	Sig. (2-tailed)	.000	.000		.000
I feel buying personal care goods from online has made my work life easier	Pearson Correlation	.880**	.897**	.842**	1
	Sig. (2-tailed)	.000	.000	.000	

4.2.3 Correlation between Online Clothing shopping and WLB

Mainly the questions (3, 4, 6, and 7) were designed and included to explore the impact of various kinds of online shopping on work and family life of the respondents. It can be interpreted from table 6, the relationship between variables are very strong since the range of correlation is from 0.8 to 1.

Table 6: Correlation between Online Clothing Shopping and WLB

		I feel buying clothing items from online saves time and energy for my work life	I feel buying clothing items from online saves money	I feel buying clothing items from online has made my family life easier	I feel buying clothing items from online has made my work life easier
I feel buying clothing items from online saves time and energy for my work life	Pearson Correlation	1	.606**	.812**	.813**
	Sig. (2-tailed)		.000	.000	.000
I feel buying clothing items from online saves money	Pearson Correlation	.606**	1	.509**	.563**
	Sig. (2-tailed)	.000		.002	.001
I feel buying clothing items from online has made my family life easier	Pearson Correlation	.812**	.509**	1	.899**
	Sig. (2-tailed)	.000	.002		.000
I feel buying clothing items from online has made my work life easier	Pearson Correlation	.813**	.563**	.899**	1
	Sig. (2-tailed)	.000	.001	.000	

5. DISCUSSION, RECOMMENDATIONS AND CONCLUSION

Among 104 respondents, 93.3% are online shoppers and vast majority 84.7% have been shopping online for more than a year. These findings reinforce the literature on online shopping that how fast e-commerce is contributing to the overall retail market and growing penetration rate of e-commerce in Asia (Grant, 2017). In addition, the survey findings justify the e-commerce growth rate in Bangladesh which is 50%, since majority of the respondents are online shoppers (Islam, 2019). Further evidence is provided by Haque (2017) that support the claim and nearly 90% of the shoppers were found to shop through Facebook online pages.

We can also see that, although 42.5% of respondents do not feel confident about the quality of the groceries shopped from online among the majority of the respondents who shop groceries from online. They have concluded that doing online grocery shopping saves time and energy for their family life. Similarly 67.5% agreed that it positively contributes to their work and life since the majority of the respondents have seen positive things about online grocery shopping, and they have admitted that online grocery shopping positively contributes to their family and life and saves time

and energy. So it means, it makes their life easier, gives them the access to more time so that they can contribute to their family life and their work life as well. From this discussion we can derive that online grocery shopping positively contributes to the respondent's family.

5.1 Impact of Grocery Shopping on WLB

Despite having reputed online grocery sellers, majority of the respondents (63.3%) do not shop groceries from online. A major reason can be trust and quality issues, since survey reveals almost 42.5% respondents doubt the quality of the groceries sold online and only 20% feel it saves money. Also, the kind of interaction traditional grocery market of our country offers (e.g. haggling, assuring origin & quality, choosing by own) remains missing while buying online, which can be a possible reason that buyers are not convinced to buy groceries online as previous studies highlighted (Park & Kim, 2003). 70% and 67.5% respondents who shop groceries online have agreed that, it saves time and energy for their family and work life which supports the claim that convenience is the main reason to shop groceries from online (Morganosky & Cude, 2000). Since, working outside does not liberate female from their household chores where grocery shopping and cooking are often considered fundamental duties white collar female respondents may feel that online grocery shopping reduces burden of at least one task (Rutherford, 2001). Hence we can relate, 70% respondents concluded that online grocery shopping has made their family and work life easier which means contributes positively to balance these important two aspects. Hence our Hypothesis 1 is moderately accepted (70%) that grocery shopping enhances WLB and its theoretical underpinning.

5.2 Impact of Online Clothing Shopping on WLB

The number of respondents who do not shop clothing items at all from online is quite low 7.1%. A possible reason can be popular stores are keeping their presence in online platform with detailed information of goods, also improved quality of image and video helps to get clear visual of the chosen goods. However, nearly 47% respondents felt online clothing shopping does not save money and 30.4% respondents doubted about product quality. The reason can be inability to check the quality which is possible during shopping physically (Raijas, 2002). In addition, buyers may feel they could compare the price among the shops if would shop traditionally. Lower effort and stress, less time are the advantages offered by online shopping, these can be attributed as reasons that nearly 74% of the respondents feel online clothing shopping saves time, energy for their family and work life (Shankar, et al., 2003; Ahn et al., 2004). A good number of respondents, 53.3% and 61% respectively feel this shopping has made their family life and work life easier. So we can claim that our Hypothesis 2 is also moderately accepted (71%) that online clothing shopping enhances WLB and its theoretical underpinning.

5.3 Impact of Online Personal Care Goods Shopping on WLB

A moderate number of respondents (approx. 31%) said they feel it saves money for them, which might be a reason that 32.3% online shoppers said they buy most of their personal care products from online. The money saving fact can be the result of occasional sales and discounts the sellers offer (Haque, 2017). In addition, there are pre-order, pair up policies offered by many pages that brings down the price to a great extent for the buyers. Approximately, 53% and 57.3% respondents respectively said online personal care goods shopping saves time and energy for their family and work life. Also 43.3% and 56% respondents respectively said that it has made their family and work life easier. Since, long working hour is frequently sought as a good characteristic of loyal employees, this channel reduces time and energy for shopping basic things for the female (Lilly et al., 2006) (The daily star, 2015). Since conflict between work and family mainly disturbs the harmony of life, it can be rationalized that despite having quality, price and other issues respondents consider this as a good solution of their day to day life (Poelmans & Caligiuri, 2008). Hence our Hypothesis 3 is moderately accepted that personal shopping enhances WLB and its theoretical underpinning.

5.4 Recommendation

Online shopping is booming in Bangladesh hence the opportunity. So if the industry and practitioners adopt these recommendation based on the market then they can surely enhance customer's perception and capture the market with a greater profit. It is seen that customers are still confused and sometimes unhappy to shop online. Bu there are really some good examples that are trying to earn customers belief toward them.

1. Internet has become an inseparable part of our modern life and the virtual platforms are yet to be used in much efficient manner. According to a report of Boston Consulting Group, every year about 2 million Bangladeshis will join the middle and affluent class for the next decade. Increased brand loyalty, less price sensitivity, more access to mobile for purchase and payment will make the market worth 7,000 crore by 2021, according to (ECAB) e-commerce association of Bangladesh (Hossain & Akter, 2018). ECAB in association with Ministry of Commerce and legal bodies is trying to assist online sellers to be more ethical while delivering their products and obey the country regulations. So to enhance customer's trust all online sellers might follow the rules to create the industry that will enhance their growth too besides creating a good and serene ambience among shoppers.
2. Since, the market growth is significant and gradually the line between physical and online stores is blurring, more benefits should be exploited from this channel. Working at private sector has always been and still very competitive and non-work responsibilities are not few in numbers. Working female can shift their vast responsibilities of shopping essential goods to this virtual market. In order to reduce hassle and dissatisfaction, checking reviews of the sellers in the

related groups, age of business, details of delivery, price and payment system can be helpful. There are chances of bad experience with online sellers, but working female can form and maintain strong network through virtual group to share their experience which will eventually put unethical online sellers under pressure of losing customers. Hence, the chance of deception will be lower, and at such cases possibility of getting good service and even compensation will be higher.

3. Although, majority of the working female found to shop online mostly for convenience, still few aspects of online shopping are not convincing enough to them, such as quality and price. Online retailers can offer easy return policy which will encourage customers to buy without worrying. Although, it is difficult to convince potential buyers that fresh and best picked grocery will be delivered at their doorstep, including sourcing detail of perishable groceries and assuring about safe and tested food can create a positive image in their mind. Also, encouraging buyers to review on bought products, overall service and highlighting such reviews can draw attention of online shopping avoiders. Online retailers can also approach for bold attempt to include 'compare price with leading sites/ physical market' option, if they are offering competitive price. In case of personal care goods, necessary certification of safe products, individual shelf life can be added in details. There are many Omni-channel retailers which can align their promotional strategies for brick and mortar and online retail site. There are loyalty programs available at few online grocery retailers but insufficient to intrigue customers for repeating purchase. Also, very few websites for clothing and personal care goods offer loyalty program. These loyalty programs should be restructured to convince buyers for frequent online shopping. Since, majority of the respondents for this survey said they shop mostly through Facebook page, online support system should be developed for prompt and customized services which will fill the gap of 'lack of personal interaction'- many customers complain about. In short, e-retailers should focus on highlighting benefits of online shopping (such as quick delivery, less hassle, more saving, similar varieties like physical stores) which will introduce more new shoppers and increase engagement.

5.5 Scopes of Future Research

This study provides scopes for future research in related and new areas. Reasons of reluctance to online grocery shopping, effect of price sensitivity/ delivery delay/ order cancellation on online shopping, comparison among contributions of different types of online shopping in work life balance of female, comparison between frequency of online shopping between working female and homemakers, comparison and underlying reasons of frequency of online shopping between working male and female can be taken as future research prospect. As time passes by, the confidence among shoppers are huge now. So a new investigation might be the scope of research after COVID-19.

5.6 Conclusion

Work life balance means playing roles for different life aspects effectively and consistently. This study mainly aimed to explore and examine how online shopping effects work life balance of white collar female in private sector of Bangladesh. Three chosen categories grocery, clothing and personal care goods have showed strong relationship and positive impact on work life balance. Since significant number of working female are not shopping everything from these three categories, there are scopes for e-commerce marketers to encourage this potential non users to explore these options to reduce their work burden and increase effectiveness while playing roles for different life domains.

Although there are many aspects of life in general, for this paper two are selected where mostly working female struggle to balance. Also it talks about apparent reliance on growing e-commerce marketplace which has become inseparable part of working habitants and proved to be boon at many cases. We believe our research contribution is significant that our e commerce sites should create more viable transactions maintaining strong service delivery that will enhance shoppers to buy online as it will help them a lot to maintain their living standard and scale WLB. During this CoVid-19 time people already had their behavioral change and adopted online shopping so online sellers should pay more attention to create this industry too.

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