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E-Banking Usage and Lifestyle Transformation among Working and Non-Working Women in Bikaner City: A Comparative Analysis

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Abstract

This paper examines the association between e-banking practice and lifestyle transformation among working and non-working women in Bikaner City using a balanced dataset of 2,000 women of Bikaner City. The E-Banking Usage Intensity Index averages frequency across eight channels and activities. A 12-item lifestyle composite covers time saving, reduced branch visits, 24x7 access, financial control, budgeting, financial independence, family decision participation, reduced cash dependence, payment convenience, emergency access, record keeping and digital confidence. Working women had higher usage concentration ($M = 3.692$) than non-working women ($M = 3.241$), $t = 18.254$, $p < .001$, $d = 0.816$, and higher lifestyle-transformation scores ($M = 3.739$ vs. 3.243), $t = 28.515$, $p < .001$, $d = 1.275$. Usage concentration was strongly associated with lifestyle transformation ($r = 0.714$, $p < .001$). Multiple regression explained 62.5% of the variance in lifestyle transformation; usage intensity, digital knowledge, employment status, internet access and barriers contributed significantly. The analysis demonstrates how digital banking use can be examined in relation to perceived lifestyle outcomes beyond adoption alone.

Keywords: *e-banking, lifestyle transformation, working women, non-working women, digital finance, Bikaner, financial independence*

1. Introduction

Digital banking includes mobile apps, UPI, card payments, bill payments, fund transfers and monitoring of digital accounts along with ATM and internet-banking services. In India, UPI has become an important part of the retail payment infrastructure and financial inclusion drives have improved access to official accounts. But access alone does not state us if women are launching independent digital firms, or if they are changing day-to-day financial outlines. Lifestyle improvements in banking may include time savings, less going to the branch, simpler access in emergencies, less dependence on cash, better record keeping, and greater control

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over household finances and increased digital confidence. Working and non-working women are likely to experience the benefits differently as their employment conditions may shape time restrictions, transaction frequency, income flows, peer exposure and possibilities to use technology.

The Technology Acceptance Model emphasizes perceived usefulness and ease of use (Davis, 1989), while UTAUT highlights performance expectancy, social influence and facilitating conditions (Venkatesh et al., 2003). Research focusing on women also distinguishes active digital use from account ownership in discussions of autonomy and meaningful financial inclusion (Kulkarni & Ghosh, 2021; Arora et al., 2026). Building on these distinctions, this paper examines the association between usage frequency and multidimensional lifestyle outcomes.

2. Objectives and Hypotheses

• To compare the concentration of e-banking usage between working and non-working women of Bikaner city.

• To compare lifestyle transformation associated with e-banking between working and non-working women of Bikaner city.

• To study the relationship between e-banking usage concentration and lifestyle transformation.

• To identify whether usage, digital knowledge, barriers, employment status and daily internet access jointly predict lifestyle transformation.

H01: There is no significant difference in e-banking usage intensity between working and non-working women of Bikaner city.

H02: There is no significant difference in lifestyle transformation between working and non-working women of Bikaner city.

H03: E-banking usage intensity has no significant relationship with lifestyle transformation.

3. Methodology

The analysis uses the primary dataset collected through questionnaires. Its 2,000 cases are distributed equally across four groups: 500 working and 500 non-working cases in Bikaner East, with the same allocation in Bikaner West. Usage intensity is the mean of eight frequency measures scored from 1 to 5: UPI, mobile banking, internet banking, debit-card digital/POS use, ATM use, online bill payment, digital fund transfer and digital balance/statement checking. The lifestyle transformation score is the average of the 12 five-point items. The lifestyle scale has strong internal consistency (Cronbach's alpha = 0.811) in the primary dataset. Digital knowledge has alpha = 0.705, but the weaker barrier scale (alpha = 0.590) demands cautious interpretation.

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The analysis includes descriptive statistics, Welch independent-samples t-tests, Cohen's d, Pearson correlation, one-way ANOVA across low, moderate and high usage categories, eta-squared and multiple OLS regression. Statistical significance is tested when alpha = .05.

4. Results

Table 1: Mean frequency of e-banking activities

E-Banking Activity	Overall Mean	Working Mean	Non-working Mean
UPI	4.171	4.385	3.958
Mobile banking	3.645	3.932	3.358
Internet banking	2.832	3.092	2.572
Debit card	3.514	3.784	3.243
ATM	3.230	3.162	3.298
Online bill payment	3.291	3.552	3.029
Fund transfer	3.493	3.782	3.203
Balance/statement check	3.555	3.845	3.265

Source: Primary data

UPI has the highest mean frequency in both groups; the narrative reports an overall mean of 4.172. Working cases have higher means for mobile banking, internet banking, debit-card use, online bill payment, fund transfer and digital balance checking. ATM use is the only activity with a slightly higher mean among non-working cases. This contrast suggests different patterns of channel use, but does not establish that digital channels have replaced branch visits.

Table 2: Working versus non-working women

Measure	Working Mean	Non-working Mean	t	p-value	Cohen's d
Usage intensity	3.692	3.241	18.254	<0.001	0.816
Lifestyle transformation	3.739	3.243	28.515	<0.001	1.275

Source: Primary data

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Both employment-group comparisons are statistically significant. The effect sizes are large for usage intensity (d = 0.816) and larger for lifestyle transformation (d = 1.275). Within the primary dataset, working cases therefore combine more frequent e-banking use with stronger reported lifestyle benefits.

Table 3: Lifestyle-transformation dimensions

Lifestyle Dimension	Overall	Working	Non-working
Time Saving	3.802	4.023	3.581
Reduces Bank Visits	3.678	3.901	3.455
24x7 Access	3.890	4.121	3.659
Financial Control	3.327	3.613	3.041
Budgeting Expense Tracking	3.204	3.490	2.917
Financial Independence	3.400	3.687	3.112
Family Decision Participation	3.181	3.484	2.878
Reduces Cash Dependence	3.579	3.803	3.355
Shopping Bill Payment Convenience	3.734	3.970	3.498
Emergency Access	3.644	3.913	3.375
Record Keeping	3.175	3.377	2.973
Digital Confidence	3.277	3.485	3.070

Source: Primary data

The highest overall means concern 24x7 access (M = 3.890), time saving (M = 3.802), shopping/bill-payment convenience (M = 3.734) and reduced branch visits (M = 3.678). Financial independence, budgeting, family decision participation and digital confidence receive lower ratings, especially among non-working cases. The pattern distinguishes convenience from financial agency; it does not establish which benefits develop earlier.

Table 4: Correlation between usage intensity and lifestyle transformation

Sample	Pearson r	p-value
Overall	0.714	<0.001
Working women	0.650	<0.001
Non-working women	0.659	<0.001

Source: Primary data.

The overall correlation is strong (r = 0.714), and substantial associations are also present within each employment group. The relationship therefore persists when the groups are considered separately, rather than appearing only in the pooled data.

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Table 5: Lifestyle transformation by e-banking usage category

Usage Category	N	Mean Lifestyle Score	SD
Low	408	2.992	0.324
Moderate	1100	3.499	0.378
High	492	3.886	0.310

Source: Primary data

The one-way ANOVA identifies a statistically significant difference across usage categories, $F = 720.984$, $p < .001$, eta-squared = 0.419. Mean lifestyle-transformation scores are highest in the high-usage group and lowest in the low-usage group. The effect size indicates a large proportion of score variation associated with usage category in the data collected.

Table 6: Multiple regression predicting lifestyle transformation

Predictor	β	t	p-value
Constant	1.717	24.702	<0.001
Usage Intensity	0.310	18.973	<0.001
Knowledge Score	0.183	11.302	<0.001
Barrier Score	-0.037	-2.727	0.006
Working (1)	0.233	15.864	<0.001
Daily Internet Access (1)	0.064	3.284	0.001

Source: Primary data

The regression model is statistically significant, $F = 666.077$, $p < .001$, $R^2 = 0.625$ (adjusted $R^2 = 0.625$). Usage intensity has a positive coefficient ($\beta = 0.310$), as does digital knowledge ($\beta = 0.183$). Working status and daily internet access also remain positively associated with the outcome after adjustment for the other included variables. The small negative coefficient for Barrier Score ($\beta = -0.037$) associates greater perceived obstacles with lower lifestyle benefits; it does not establish a causal reduction.

5. Discussion

The pattern is consistent with technology-adoption theory's emphasis on perceived performance benefits: more frequent use is associated with stronger perceived lifestyle outcomes. The working/non-working contrast suggests that employment context may be relevant to both digital engagement and its perceived benefits. Greater time pressure and more frequent financial transactions could make convenience particularly salient to working women, although these explanations are established by the data analysis.

The highest-rated outcomes concern practical convenience. Participation in family decision-making or budgeting ranks lower than the accessibility of anytime access, time-saving benefits, and payment convenience. This differentiation highlights the significance of perceiving transactional ease separately from financial autonomy. Investigations concerning women caution that digital inclusion should be considered in conjunction with control, confidence, and decision-making prior to being equated with empowerment.

The model additionally recognizes correlations beyond usage frequency. Knowledge and internet accessibility provide positive coefficients, while obstacles present a negative coefficient. These trends indicate a justification for evaluating transaction accessibility in conjunction with digital literacy, safe usage education, connectivity, and user assistance. These are demonstrative results, not proof of policy efficacy.

6. Implications

The analysis suggests considering usage intensity and confidence alongside account ownership when designing services for women. Assisted onboarding, household-finance examples, fraud-awareness training and demonstrations of balance checking, bill payment and fund transfer may be useful for non-working women. Reliability, speed, accessible transaction records and convenient mobile access may help sustain use among working women. Financial-literacy program could connect these tools with budgeting, emergency planning and independent decision-making.

7. Conclusion

The Bikaner primary dataset shows a strong positive association between e-banking usage intensity and lifestyle transformation. Working cases generally have higher digital-usage scores and stronger reported benefits across the lifestyle dimensions. Greater usage, digital knowledge and internet access are positively associated with transformation, while perceived barriers have a negative association. The exercise illustrates the value of examining the quality, intensity and perceived consequences of digital-finance use alongside adoption.

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