



EDUCATION QUALIFICATION IMPACT ON WOMAN CONSUMERS PREFERENCE TOWARDS GIG ECONOMY SERVICES

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ABSTRACT

The rapid expansion of the gig economy has transformed consumer behaviour by offering flexible, on-demand services across sectors such as transportation, food delivery, and home care. Among consumers, women represent a significant demographic whose service preferences are shaped by multiple socio-economic factors, including education. This study explores the impact of educational qualifications on women consumers' preferences towards gig economy services. Drawing on consumer behaviour theory, it examines how higher educational qualification attainment influences awareness, trust, adoption, and usage frequency of platforms. Findings suggest that educated women are more likely to perceive gig services as reliable, time-saving, and aligned with modern lifestyles, while those with lower educational qualifications may exhibit concerns related to trust, safety, and digital literacy. The study highlights the role of education in shaping attitudes toward technology-enabled services, offering insights for gig economy providers to marketing strategies, improve accessibility, and address barriers across diverse educational segments of women consumers.

KEYWORDS : Gig Services, usage women consumers, preferences.

INTRODUCTION

The gig economy has emerged as a transformative force, offering flexible and convenient services through digital platforms. Women consumers, as key decision-makers in households, increasingly rely on these services to balance professional and personal responsibilities. Education plays a crucial role in shaping their preferences, awareness, trust, and acceptance of gig-based offerings. Higher educational qualifications often enhance digital literacy and openness to adopting innovative services. This study examines how women's educational backgrounds influence their preferences towards gig economy services.

REVIEW OF LITERATURE

Md Rahim, N., and Mohd Yunus, N. F. A. (2021) in their article entitled “*Consumers satisfaction towards e-Hailing food delivery services during Movement Control Order period*”, There is a strong correlation between satisfaction and service quality.

Jadhav, S., Titus, R., Babu, T., et.al (2023) in their article entitled “*Evaluation of Consumer Behavior Regarding Food Delivery Applications in India*”. Application design and interface strongly influence satisfaction and continued use. Restaurant variety also boosts satisfaction.

Md. Mukital hoque and Bildana haque saumi (2020) in their article entitled “*Sharing economy services in Dhaka: A change towards women's perception of commuting*”, Women perceive ride-sharing as safer and more reliable than public transit. Safety, convenience, and reliability significantly influence their willingness to adopt ride-hailing.

Vu, T. D., Nguyen, B. K., Vu, P. T., et.al.(2024) in their article entitled “*Promoting customer satisfaction and reuse intention using ride-hailing taxi services*”, Functional, hedonic, and economic value perceptions positively affected satisfaction on ride-hailing taxi services.

STATEMENT OF THE PROBLEM

The gig economy offers flexible and convenient services, yet women consumers show differing levels of preference and adoption. Educational qualifications strongly influence their preferences, awareness, trust, and ability to use these platforms effectively. Highly

educated women often perceive gig services as time-saving and reliable, while less educated women may face challenges related to digital literacy and safety. Such differences create a gap in understanding the role of education in shaping women's consumer preferences in the gig economy.

OBJECTIVES

1. To examine the impact of educational qualifications on women consumers' preferences toward gig economy services.
2. To identify the differences in adoption, trust, and usage patterns of gig services among women with varying educational backgrounds.

METHODOLOGY

The sample size consist of 120 women consumers gig economy services in Udumalpet Town. The convenient sampling method is used by researcher for the collection of data. The study based on the primary data and the secondary data. The primary data has been collected through questionnaire method. The secondary source is being collected from various journals, official website of India post, magazines and other sources. Collected data were restructured to meet the requirements of the study, Chi-square test.

SIGNIFICANCE OF THE STUDY

The study highlights how women's educational qualifications shape their preferences towards gig economy services, providing insights for more inclusive service strategies.

LIMITATION OF THE STUDY

The study is limited to women consumers within a specific region and may not fully represent the preferences of all women in diverse socio-cultural contexts.

Association Of Select Variables With Education Qualification

Chi-square test is applied to identify whether there exit any significant association between the select variables – Education qualification.

The Following Hypothesis Is Framed And Test:

H_0 : There exists no significant association between select variables and education qualification

H_1 : There exists a significant association between select l variables and education qualification

Table 1 Association Of Select Variables With Education Qualification (Chi-Square test)

Variables	Educational Qualification						df		
Highest Education Qualification	Daily	Weekly	Monthly	Quarterly	Half-yearly		Chi- Square value	Status of Significance	
No Formal Education	4 (14.30)	0 (00.00)	0 (00.00)	8 (28.60)	16 (57.10)	16	0.000	Significance	
Up to HSC	0 (00.00)	5 (23.80)	16 (76.20)	0 (00.00)	0 (00.00)				
Diploma	0 (00.00)	13 (50.00)	8 (30.80)	0 (00.00)	5 (19.20)				
Under-Graduate	0 (00.00)	0 (00.00)	6 (33.30)	7 (38.90)	5 (27.80)				
Post-Graduate	0 (00.00)	0 (00.00)	21 (77.80)	0 (00.00)	6 (22.20)				

No Formal Education The high level of usage (57.1%) engage on a half-yearly basis followed by low level of usage (14.3%) weekly and monthly basis .Up to HSC engagement is mostly monthly (76.2%), followed by weekly (23.8%), showing a moderate but regular participation. Diploma holders the highest share is weekly (50.0%) followed by monthly (30.8%) and half-yearly (19.2%). This indicates a tendency toward shorter cycle involvement compared to

HSC and no-formal-education groups. **Undergraduates** Spread across monthly (33.3%), quarterly (38.9%), and half-yearly (27.8%). This reflects a balanced but less frequent pattern of engagement. Postgraduates predominantly engaged on a monthly basis (77.8%), with some half-yearly (22.2%). To conclude that higher education correlates with structured and consistent preferences towards gig economy services.

Table 2 Association Of Select Variables With Education Qualification (Chi-Square test)

Variables		Educational Qualification				df		
Highest Education Qualification		Less than 1 year	1 to 3 years	3 to 5 years	More than 5 years		Chi- Square value	Status of Significance
	No Formal Education	19 (67.90)	5 (17.90)	4 (14.30)	0 (00.00)	12	0.000	Significance
	Up to HSC	0 (00.00)	21 (100.0)	0 (00.00)	0 (00.00)			
	Diploma	0 (00.00)	18 (69.20)	8 (30.80)	0 (00.00)			
	Under-Graduate	3 (16.70)	5 (27.80)	10 (55.60)	0 (00.00)			
	Post-Graduate	6 (22.20)	13 (48.10)	0 (00.00)	8 (29.60)			

Respondents with no formal education are heavily concentrated in the “less than 1 year” category (67.9%), reflecting a lack of long-term engagement. Those with education up to HSC are entirely clustered within the “1–3 years” range, suggesting limited career progression. Diploma and undergraduate holders show a gradual movement toward longer experience, with 30.8% and 55.6% respectively having 3–5 years of

experience, indicating that technical or foundational higher education supports retention. Post-graduate respondents are distributed across different categories, including 29.6% with more than 5 years of experience, showing greater stability and adaptability in professional roles. Overall, the findings highlight that higher educational attainment is positively associated with sustained work experience and career continuity.

Table 3 Association Of Select Variables With Education Qualification (Chi-Square test)

Variables		Educational Qualification				df		
Highest Education Qualification		Up to 1000	1001 to 3000	3001 to 5000	Above 5001		Chi-Square value	Status of Significance
	No Formal Education	16 (57.10)	8 (28.60)	0 (00.00)	4 (14.30)	11	0.000	Significance
	Up to HSC	8 (38.10)	0 (00.00)	13 (61.90)	0 (00.00)			
	Diploma	5 (19.20)	13 (50.00)	8 (30.80)	0 (00.00)			
	Under-Graduate	0 (00.00)	14 (77.80)	4 (22.20)	0 (00.00)			
	Post-Graduate	6 (22.20)	14 (51.90)	7 (25.90)	0 (00.00)			

Respondents with no formal education were predominantly concentrated in the lowest range (up to 1000), while those educated up to HSC showed a split pattern, with a notable proportion in the 3001–5000 range. Diploma holders were more evenly distributed but largely clustered in the 1001–3000 categories. Undergraduates avoided the lowest category altogether, with the majority falling in the 1001-3000 range, indicating a

positive effect of education on upward movement. Postgraduates were also concentrated in the moderate ranges (1001-5000), though a small portion remained in the lowest category. Overall, the results highlight that higher levels of education are strongly associated with better placement in the higher categories, thereby suggesting that educational attainment plays a critical role in improving socio-economic outcomes.

Table 4 Association Of Select Variables With Education Qualification (Chi-Square test)

Variables		Educational Qualification					df		
Highest Education Qualification		Cash	Mobile payment	Credit card	Debit card	Mobile Apps		Chi-Square value	Status of Significance
	No Formal Education	16 (57.10)	0 (00.00)	0 (00.00)	0 (00.00)	12 (42.90)	16	0.000	Significance
	Up to HSC	0 (00.00)	0 (00.00)	13 (61.90)	8 (38.10)	0 (00.00)			
	Diploma	5 (19.20)	0 (00.00)	0 (00.00)	5 (19.20)	16 (61.50)			
	Under-Graduate	4 (22.20)	0 (00.00)	0 (00.00)	0 (00.00)	14 (77.80)			
	Post-Graduate	7 (25.90)	14 (51.90)	0 (00.00)	6 (22.20)	0 (00.00)			

Respondents without formal education mainly used cash (57.1%) and some relied on simple mobile applications (42.9%). Those educated up to HSC preferred formal banking modes, with most using credit cards (61.9%) and debit cards (38.1%). Diploma holders showed a mixed pattern, but the majority (61.5%) used mobile applications along with some use of cash and debit cards. Undergraduates largely depended on mobile applications (77.8%) and only a small share used cash (22.2%), highlighting a clear move toward digital payments. Postgraduates also showed higher adoption of mobile payments (51.9%), though some still relied on cash (25.9%) and debit cards (22.2%). Overall, the findings suggest that as education level increases, there is a clear shift from cash-based transactions to digital and formal payment systems.

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SUGGESTION

1. Service providers should design user-friendly platforms and awareness campaigns to address digital literacy gaps among less-educated women.
2. They should also build trust and safety features to encourage wider adoption of gig economy services across all educational levels.

CONCLUSION

The study reveals that educational qualifications significantly influence women consumers' preferences toward gig economy services. Higher education enhances awareness, digital literacy, and trust, leading to greater adoption of these platforms. Conversely, women with lower education levels face barriers related to safety concerns and technological usage. Understanding these differences can help gig service providers design more inclusive and accessible strategies.