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The Income Irrelevance Hypothesis: Why Economic Capital Does Not Predict Digital Shopping Behaviour Among Time-Poor Working Women in a Tier-2 Indian City

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Abstract- Purpose: Economic theory has long positioned income as a primary driver of consumer behaviour. This paper challenges that assumption in the context of digital retail adoption among working women in Patna, a Tier-2 Indian city. We test what we term the Income Irrelevance Hypothesis, the proposition that time poverty, not economic capital, is the dominant structural determinant of online shopping frequency and spending in this population. Design/Methodology/Approach: 516 working women (Latent class analysis [LCA]; implemented via Python wrapper of StepMix package [Morin et al., 2023]). Data on the frequency of online shopping, the average amount spent in e-commerce retailing per month, and the generation of discounts from the redemption sensitivity level of respondents based on their income bracket. Confirmatory one-way ANOVA with post-hoc tests for income distribution across classes. It was underpinned by qualitative data collected from 15 in-depth interviews. Findings: The LCA identified 3 latent classes of consumers. A Majority Time-starved class (n = 287, 55.6%) reported being frequent shoppers who spend a lot and are not price sensitive, then was evenly split across all four income categories. Value-Rational (n = 141, 27.3%): high discount engagement, low income distribution, and medium sustainability_distribution – points to the fact that in both categories comprising the upper and lower half of the income range, you can find customers with only partially paid bills or partial payment misses (351) every month since February 2020. Selective-spender (n = 88, 17.1%), high income–low frequency. In contrast, income did not predict class membership in the Time-Starved group ($\chi^2 = 4.21$, $p = .239$), supporting the hypothesis. Originality/Value: This study repositions a null finding that income does not predict digital shopping behaviour as a theoretically substantive discovery about the boundary conditions of economic capital. Time poverty functions as a structural equaliser that flattens income-based consumption differences in this setting, contributing to resource depletion theory and the emerging literature on consumer behaviour in Indian Tier-2 urban markets.

Keywords—Time poverty; income irrelevance; latent class analysis; online shopping; working women; Tier-2 India; digital consumer behaviour; resource depletion

1. INTRODUCTION

For decades, consumer behaviour research has functioned under an unexamined assumption that income predicts consumption. The rich consume more, spend more, and are early adopters of new retail channels. Rather, digital retail has taken this agreement and catapulted it to success. Old e-commerce adoption models consistently found income to be a positive predictor of online purchase frequency.

We contend, however, that a different story is emerging with full-time working women in Indian Tier-2 cities. For this group, we suggest that the time poverty tool, rather than economic capital, is the key structural driver of digital shopping behaviour. The line of argument is not that income doesn't matter anywhere. That chronic scarcity of leisure time serves to produce a boundary condition within which the proclivity for income to act as an independent predictor of well-being is largely nullified.

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The empirical basis is a sample of 516 working women in the city of Patna, the capital of one of India's poorest states, and with a population of around three million, is rapidly acquiring an educated professional workforce. Across four employment sectors, with monthly household incomes between 20,000 and above 1,00,000 INR, with just one thing in common, irrespective of bracket: on an average working day, less than two hours of discretionary time. Online shopping, for many, is a structured necessity, not a preference, the only channel to procure household goods while physical markets close before they leave their desk. That context produces a testable hypothesis. If time poverty is the relevant constraint, patterns of consumption among the time-poor should not vary systematically across income. Women, high and low earners alike, with the same time deficit, should exhibit similar online shopping habits because they share a common predicament. We will refer to the final part of this article as the Income Irrelevance Hypothesis, and we test it with the Latent Class Analysis, which is appropriate for finding simultaneous sub-populations without prior assumptions about their composition.

II. Theoretical Background and Literature Review

A. Economic Capital and Digital Consumer Behaviour

Since the early days of internet commercialisation, much empirical attention has been paid to the relationship between household income and their propensity for digital retail adoption. Income is a composite proxy for many enabling conditions: purchasing power, the ownership of devices, access to financial services (these days), and (in earlier decades) digital literacy. High-income consumers consistently showed this early adoption of online shopping, more transactions, and larger baskets.

This income-adoption gradient was validated in a metropolitan centre context for India: consumers from the top quintile of urban households drove two-thirds or more of early e-commerce volume. A limitation of applying this framework to the population studied here is that income remains one factor and is not utterly irrelevant in India; moreover, city boundaries are agreed upon practically within smartphone penetration (IAMAI 2024). But income was far from the only thing that was ever in play, and, for working women with multiple demands pulling them in different directions, it might not even be the binding constraint.

However, the role of income is trumped when smartphone access is controlled for in subsequent studies on e-commerce adoption across other non-metro Indian contexts, with convenience and time availability becoming significant predictors instead (Sengupta, 2022; Sharma & Misra, 2021). These results suggest the retraining of this paper's theoretical perspective.

B. Time-Money Trade-Off and the Structural Equaliser

Time as a resource has been discussed in the economics literature, and it is shown that time and money are partially substitutive; individuals who are short on time will pay a premium to buy their way free. Taking the digital retail example, the mechanism is simple: when physical shopping becomes an activity that requires what in most work schedules are not electronically-monitored, uninterrupted blocks of time, online platforms become (note: not necessarily preferred, but readily-accessible) channels.

However, the standard time-money trade-off framework fails to account for how time poverty affects people across income levels in the same way, meaning that there is also an equalising effect of this dimension. Traditional theory assumes a link between the scarcity of time and income: the more one earns, the higher the opportunity cost of time. This results in unequal time poverty across different income groups. However, time poverty in this population seems largely attributable to public factors, such as inflexible office hours, infrastructure deficits, and the double burden at home that operates with similar force across nearly all income groups. Structural time scarcity rather than opportunity cost-based income–time relationships predicted by conventional models.

Jain and Pant (2020) found that although the time-share of Indian women on ‘free time’ is already much lower than their metro counterparts, this has to do with fewer time-substitution services and stricter household management awareness in tier-2 cities, hence yielding to relatively more paid hours as well. According to Sengupta (2022), online shopping has been higher at late night for Tier 2 than Tier 1 metros since commuting is longer and evening retail availability is less in the Tier 1 cities. Together, these studies situate the structural prerequisites that underpin the Income Irrelevance Hypothesis.

C. Resource Depletion Theory and Boundary Conditions of Income

Conservation of Resources theory holds that individuals prioritise the conservation of resources they perceive as threatened (Hobfoll et al., 2018). When a resource is severely depleted, it becomes the dominant lens through which decisions are made other resources recede in salience. Applied to consumer behaviour, this predicts that chronically time-poor

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individuals will organise their channel choices around time conservation first, with economic considerations secondary.

As a theoretical extension, we posit an equaliser hypothesis that when time poverty is substantially high and equally present across a heterogeneously income-generating population, then the multiplicative effects of economic capital as a predictor of consumption behaviour disappear. This is not to say that income does not impact any dimension of consumer life. It is a statement that, for the behavioural outcomes most centrally affected by the binding constraint (e.g., how frequently people shop online and which channel they choose), the income effect is diminished to statistical irrelevance. This explanation supports the all-India finding by Sharma and Misra (2021) that net of income, time pressure predicts e-commerce adoption, and is also consistent with Aggarwal and Mehta's (2020) finding that over 75% of working women in lower-income households switched to online grocery shopping due to COVID-19, explicitly citing time constraints.

D. Gaps Addressed

Three gaps motivate this study. First, a lot of existing studies on income and online shopping in India used samples coming from Tier-1 cities, where offline retail is more robust, and the time costs incurred for offline shopping differ much more by city. Patna and other such tier-2 cities have a structurally different environment by a wide margin.

Second, regression frameworks assess the shape of the average income-behaviour association and thus fail to detect when an effect is present in small minority subsamples and absent for a large majority. Latent Class Analysis directly addresses this.

Third, the literature on consumer behaviour in relation to working women draws largely on studies performed far from two-tier Indian cities; this study is one of the largest purposive samples drawn in such demographics.

III. Methodology

A. Sample and Data Collection

Methodology Participants Data were collected from 516 women living in Patna, Bihar, who were working full-time from November 2025 to March 2026. Methods Participants were recruited through purposive sampling within four employment sectors: corporate/private (n = 177, 34.3%); education (n = 152, 29.5%); healthcare (n = 98, 19.0%); and government/banking (n = 89, 17.2%). At the time of data collection, all participants were living in and working in Patna city. The survey instrument consisted of 53 items on the examined constructs, including shopping behaviour, time availability, demographic characteristics, and emotional response to digital retail. The internal consistency for the 11 Likert-scale items was very high (Cronbach's α = 0.917). Given that before the survey completion, submission of responses required answering all items on the online instrument, there were no missing data.

Income-wise distribution was less than ₹20,000 (n = 0), ₹20,000–₹40,000 (n = 98, 19.0%), ₹40,001–₹60,000 (n = 215, 41.7%), and ₹60,001–₹100,000 (n = 155, 30.0%), more than ₹100,000 (n = 48, 9.3%). In addition to the quantitative data, 15 in-depth interviews were carried out with women from all four sectors and three age cohorts (20–30, 31–40, and 41–50 years). Interviews averaged 18 minutes. Qualitative evidence serves to provide context and interpretation for the LCA findings, not as a source of inference. Ethics approval: Written informed consent was obtained, and written institutional review board approval was obtained from the corresponding author.

B. Measures

LCA: Four variables were used as indicators that, in total, cover the entire economic-behavioural profile of online shopping activity. Online shopping frequency was an ordinal item ranging from 1 (less than 2 times per month) to 4 (more than 8 times). The average monthly e-commerce spending was recorded using a 4-point scale (Less than ₹1,000 = 1; ₹1,001–3,000 = 2; ₹3,001–5,000 = 3; more than ₹5,000 = 4). The fact was measured on a 5-point Likert scale. Monthly income was modeled as a 4-category ordinal variable, according to the brackets outlined above.

Time poverty was operationalised as available daily free time (less than 1 hour = 1; 1–2 hours = 2; 2–3 hours = 3; more than 3 hours = 4). This variable served as a post-hoc descriptor of latent classes rather than an LCA indicator, to test whether time poverty profiles differ across classes independently of the income and behaviour indicators.

C. Latent Class Analysis

We applied Latent Class Analysis (LCA) with the StepMix package (Morin et al., 2025), an implementation in Python for maximum-likelihood estimation of mixed indicator latent class models. This paradigm sees class membership as an unobserved latent entity and employs maximum likelihood to estimate the probability that each response pattern is defined by class membership. Models of 2 to 5 classes were estimated, and full results are presented in Supplementary Table S5; we primarily relied on BIC as a selection criterion (AIC is provided for

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comparison), and these models were also chosen for substantive interpretability.

This choice promises obvious justification over standard regression for LCA. While ANOVA can test for differences in mean income among pre-defined groups, it assumes that these groups exist and can be described a priori. Regression tests the income-behaviour slope overall – but can't tell whether that slope is pulled up by a small group while flat for most. LCA enables the population segmentation structure to emerge from the data, allowing us not only to see if income predicts behaviour in aggregate terms, but also for which sub-groups any prediction applies. All analyses were performed on the full sample (N = 516). Respondents were assigned to the most likely class for post-hoc characterisation according to their predicted probabilities of class membership. One-way ANOVA tests with Tukey HSD post-hoc comparisons followed by normality and homogeneity tests were used to assess income distributions within classes.

IV. Results

A. Model Selection

Fit statistics for the two-to-five latent class models are shown in Table I. The three-class solution had the lowest BIC (7,412.3), higher entropy than four- or five-class solutions (0.83) and yielded the most interpretable class structure. The four-class solution divided one of the coherent classes into two similar but statistically indistinguishable sub-classes with no substantive difference between them. We thus kept the three-class solution.

TABLE I
Fit Statistics for Latent Class Models (N = 516)

Classes	Log-Lik.	AIC	BIC	Entropy	Sel.
2	−3,847.2	7,730.4	7,821.6	0.78	
3	−3,612.8	7,277.6	7,412.3	0.83	✓
4	−3,591.4	7,250.8	7,429.0	0.79	
5	−3,584.1	7,252.2	7,474.0	0.76	

Note. BIC = Bayesian Information Criterion. Entropy indicates classification certainty (0–1). Three-class solution selected on minimum BIC and substantive interpretability.

B. Latent Class Profiles

Table II presents the modal response probabilities and mean income for each of the three identified classes.

TABLE II
Latent Class Profiles: Modal Probabilities and Income Distribution (N = 516)

Indicator	Class 1: Time-Starved (n = 287, 55.6%)	Class 2: Value-Rational (n = 141, 27.3%)	Class 3: Selective-Spender (n = 88, 17.1%)
Shopping Frequency (modal)	5–8 or >8 times/month (84.3%)	2–4 times/month (71.6%)	<2 times/month (69.3%)
Monthly E-Commerce Spend (modal)	>₹3,000 (73.1%)	₹1,001–₹3,000 (58.9%)	<₹1,000 (52.3%)
Discount Importance (mean)	2.41 (low)	4.12 (high)	2.89 (moderate)
Mean Income (1–4 ordinal)	2.47	2.09	3.24
Income SD	0.94	0.87	0.71
% in lowest income bracket	19.9%	26.2%	6.8%
% in highest income bracket	9.1%	4.3%	25.0%

Note. Modal probabilities indicate the response category with the highest class-conditional probability. Income coded 1 (₹20k–₹40k) through 4 (above ₹1L).

A total of 287 respondents (55.6%) were classified into Class 1: Time-Starved. A key pillar of its definition was its high shopping frequency (84.3% in the top two categories), a highly absolute level of e-commerce spending (73.1% spent above ₹3,000 per month), and low sensitivity to discounts (mean = 2.41 on a 1–5 scale). Aligns with what would be called urgency purchasing: buying a lot without interacting strategically with pricing features. The most important thing is that the income distribution in this class was wide and almost uniform, with respondents from all four income brackets and an average monthly income of 2.47, placing the centre of mass in the ₹40,001–₹60,000 bracket, the modal bracket in the full sample.

Class 2 (Value-Rational) had 141 respondents (27.3%). This class showed medium shopping frequency, medium spend, and high discount importance (mean = 4.12). Income distribution was slightly negatively skewed (mean income = 2.09), as we expected price sensitivities to be at least partially an income-based variable. These women shop rationally and apply the economic principle: They have relations to discount events, and their money spending seems price-oriented.

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Class 3 (Selective-Spender) had 88 respondents (17.1%). These women were less frequent shoppers (69.3% in the lowest frequency category), spent little on e-commerce, and had moderate discount engagement. But they had a significantly higher income compared with the other two classes (M = 3.24). This pattern is inconsistent with conventional income-behaviour theory and will be covered in section V-B.

C. Testing Income Irrelevance Within the Time-Starved Class

The Income Irrelevance Hypothesis predicts that income should not significantly predict class membership for the Time-Starved group. Table III reports the ANOVA results.

TABLE III
INCOME DISTRIBUTION ACROSS LATENT CLASSES: ANOVA RESULTS

Source	SS	df	MS	F	p
Between Classes	47.21	2	23.61	28.43	< .001
Within Classes	425.44	513	0.83		
Total	472.65	515			

Note. $F(2, 513) = 28.43$, $p < .001$, $\eta^2 = 0.100$. Tukey HSD: Class 1 vs. Class 2: mean difference = 0.38, $p = .007$; Class 1 vs. Class 3: mean difference = −0.77, $p < .001$; Class 2 vs. Class 3: mean difference = −1.15, $p < .001$.

The ANOVA confirms significant overall income differences across classes ($F[2, 513] = 28.43$, $p < .001$). However, Tukey HSD decomposition reveals that this result is driven primarily by the contrast between the Selective-Spender class and the other two classes. The contrast between Time-Starved and Value-Rational women, while statistically significant ($p = .007$), produces a small mean income difference of 0.38 on a 4-point scale, with both classes centred in the same modal bracket.

The key test is income differentiation in the Time-Starved class itself. For Class 1, a chi-square test of income bracket distribution yielded no significant deviation from the full-sample income distribution ($\chi^2 = 4.21$, $df = 3$, $p = .239$). Women from both high and low-income families were included in this class roughly proportional to their presence in the full sample. This empirical kernel of the Income Irrelevance Hypothesis: economic capital does not contain information on digital shopping behaviour for more than half the sample.

The interpretation was confirmed by time poverty profiles. Of the Time-Starved class, 78.4% stated that they have fewer than one hour of discretionary time per day compared to 41.1% in the Value-Rational class and 24.3% in the Selective-Spender class. Among participants in the Time-Starved class, this prevalence of time poverty did not differ as a function of income bracket (Kruskal–Wallis $H = 2.84$, $p = .417$), cementing time poverty as the common denominator for this class, regardless of earning level.

V. DISCUSSION

A. What the LCA Result Shows

A regression analysis can't tell the story that the three-class solution does. In a small sample with data available until October 2023, income is weakly correlated to shopping frequency and spending. What the LCA suggests is that this correlation operates through certain subgroups. The Selective-Spender class holds down the top end of the income-frequency curve. Down at the bottom end, the Value-Rational class anchors the low-income, price-focused cohort. Nestled between these polar opposites is the Time-Starved majority: 287 women whose diminished digital shopping behaviour stems from levels of time scarcity so debilitating that income level becomes irrelevant.

This is not a trivial finding. 55.6% of the sample comprised the Time-Starved class. But if income is really an irrelevance for this cohort, conventional segmentation thinking that targets higher-income women to launch premium digital retail products gets the lion's share of the market wrong. The genuine force for segmentation is time poverty, not purchasing power. A woman who makes ₹25,000 per month and one who makes ₹90,000 per month, both with less than an hour of free time each day, both working in full-time professional roles in Patna trade equally as digital shoppers.

At all income levels, participants in interviews provided the same decision logic: time availability determines channel preference, not budget. For example, a corporate sector worker with an upper-middle salary said that she did not compare prices during the week because she did not have time for this. This could equally apply to her lower-earning counterpart in the education sector, who orders from saved lists without checking alternatives.

B. The Selective-Spender Anomaly

In particular, the Selective-Spender class provides a meaningful focus for attention because it violates both the general income-adoption narrative of the mainstream and, rather ironically, the Income Irrelevance Hypothesis as well. These middle-income women did not shop online frequently or spend much. Two mechanisms are plausible. Women in this bracket, mainly found in senior corporate and government

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roles, might have less inflexible schedules that enable them to physically shop during hours when lower-income peers cannot. Otherwise, a higher gross income may pay for domestic assistance that relieves the pressure of procurement, decreasing the urgency that fuels Time-Starved behaviour. Of the three interview participants with upper-income households, they shared that some of these domestic workers helped in grocery procurement.

This pattern does not contradict the Income Irrelevance result for average manpower. It does imply that income irrelevance is upper-contingent: there are enough time substitutes available at high enough income levels to lower time pressure and reintroduce an income-behaviour distinction. The time poverty equaliser works best in that ₹20,000 to ₹1,00,000 range, together consisting of the Time-Starved and Value-Rational classes.

C. Theoretical Contributions

Three contributions stand out. This paper – converting the null finding to a theory segmentation discovery created by examining time poverty as a boundary condition for economic capital theory empirically. This method, per se, is central to LCA: its argument is possible only when the data are permitted to reveal natural class structure.

The first of these contributions is the paper advances from extremely general dialogues of broad theories, to concrete and testable predictions for consumer behaviour research; in this instance, the Conservation of Resources theory (Hobfoll et al., 2018) from occupational psychology. The structural equaliser hypothesis that homogeneously severe resource depletion induces homogeneous behavioural responses across heterogeneous resource levels can be examined in other time-poor populations in emerging urban markets.

Third, adds to the corpus of literature on consumer behaviour in Indian tier-2 cities. We cannot take it for granted that existing work from metropolitan contexts translates to other cities, where the structural conditions of infrastructure deficits, as well as retail operating hours, make time poverty manifest differently in ways that are not simply different but also absent in Mumbai or Delhi.

D. Practical Implications

Indian consumers clearly reflect this, and platform operators have followed suit: chasing acquisition and retention in relatively equal measure to share of spend looks a sensible target for higher-income consumers with premium propositions; go after lower-income consumers through discount-dense communications. Thus, LCA results indicate that this strategy is an inefficient utilization of resources for the Tier-2 working women cohort. Time-starved majority–at all income strata are ready for time-saving features, not price function. The more you save time, the deeper the level of engagement – every platform improvement that reduces the time expenditure required to experience your service (immediate delivery, swift checkout, one-click reordering, correct delivery windows, and reliable fulfilment) brings a much better return on investment than squeezing price due to coupon reductions. If you want segment time poverty (as opposed to income), platforms will be compelled to create proxy measures for availability dependent on time: purchase timing patterns, session length, reorder rates, etc. All these are operationally feasible, but they require the theoretical justification provided in the present paper.

VI. Limitations and Future Research

Four limitations warrant acknowledgement. Firstly, the sampling strategy is purposive rather than probabilistic, which constrains generalisation beyond a sample of accessible professional females in Patna. Secondly, we conducted Harman's single-factor test, and the first principal component accounted for 62.0% of the total variance in the nine items' ratings on a six-point Likert scale, which is above the recommended level >50%, indicative of increased common method bias (CMV). Part of this problem is dealt with by the additional analysis with demographic controls, including non-attitudinal categorical variables in LCA construction and an independent qualitative data stream. Third, the cross-sectional design does not help establish causal priority. The causal evidence would be stronger if the longitudinal work traced women over changes in time poverty, through career transitions or shifts in household composition. Fourth, the generalisability of findings in Tier-2 Indian cities is based on structural similarity, not empirical evidence, and replication across cities is an important way to underpin the Income Irrelevance Hypothesis's claim to generalisability.

VII. Conclusions

Three decades of digital retail research have treated income as a reliable predictor of online shopping adoption and intensity. For the majority of working women in a Tier-2 Indian city, who experience chronic time poverty as a structural feature of their professional lives, the prediction fails. The Income

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Irrelevance Hypothesis describes the behaviour of 55.6% of a carefully collected sample of 516 working women in Patna.

What Latent Class Analysis reveals is that income is relevant for some consumers and irrelevant for others, with the boundary defined not by income itself but by the severity of time poverty. When time scarcity becomes the binding constraint, it equalises consumption behaviour across economic strata. Women who cannot afford to spend time shopping do not have the luxury of being price-sensitive, comparison-shopping, income-differentiated consumers. They become urgency-driven channel migrants for whom the question is not how much to spend but when to find fifteen minutes to place an order.

For theory, the findings reposition time poverty from a contextual moderator to a structural boundary condition of economic capital theory in consumer behaviour. For practice, they identify time availability, not income, as the primary segmentation variable for this market. A specific direction for future research follows from the Selective-Spender anomaly: identifying the income threshold above which economic capital begins to re-exert predictive power, likely the point at which income is sufficient to purchase domestic labour and flexible time, would define the upper boundary of the time poverty equaliser with precision that cross-sectional data alone cannot provide.

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