

Gender as a Determinant of factors of Online Shopping

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Online shopping is the process whereby consumers directly buy goods or services from a seller anytime from anywhere in the world. But male and female seems to have a difference in perception related to online shopping. Hence, this study was undertaken to compare the perception of male and female customers and increase our ability to provide more targeted, relevant and desirable user experience. The respondents were asked to give the online responses for the designed questionnaire in google doc. The results of online survey were analyzed using t-test for the different factors contributing to online shopping. A significant difference was observed for the financial instrumentation and risk association factor, while no significant difference was observed between perception of male and female consumers for all other factors related to online shopping.

Keywords: Online Shopping, Product, Accessibility, Security etc.

INTRODUCTION

The global and convenient nature of internet makes online shopping a perfect market place for users. The growth of e-shopping has reshaped consumers' shopping behavior. Online shops make comparison and research of products and prices possible. Online stores also give you the ability to share information and reviews with other shoppers who have actual experience with a product or retailer. Companies can easily market their product in the whole world, thereby creating a great market. Business has gained an opportunity to increase their sale and can maintain a direct relationship with its customers without any other person between you and your customer. Online buying could be a substitute for traditional shopping media, and may well dominate the exchange of certain products (e.g., digital assets) in the future (Cao and Mokhtarian, 2005). Online shopping has become a significant part of our life as a result of the growing internet and our busy schedule. This adds up to faster, easier, safer and less costly shopping. Companies also use the

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internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store.

According to AcNielsen (2007), more than 627 million people in the world have shopped online. Forrester (2002) research estimates e-commerce market will reach \$228 billion in 2007, \$258 billion in 2008 and \$288 billion in 2009. By 2010 e-commerce will have accounted for \$316 billion in sales, or 13 percent of overall retail sales. In order for the internet to expand as a retail channel, it is important to understand the consumer's attitude, intent and behavior in light of the online buying experience: i.e., why they use or hesitate to use it for purchasing. According to Zhou (2004) no prior research has correlated gender to the antecedents of online shopping which include perceived usefulness and ease of use and the factors may include shopping motivation, innovativeness, perceived outcome, shopping orientation and normative beliefs. According to Ostrowski et al.(2009), while functional factors such as price, convenience, and availability seem to be predictive of Web shopping, the role of demographics—age, gender, and education has not been as clear. Fram and Grady (1997), Kunz (1997), Mehta and Sivadas (1995) and Sultan and Henrichs (2000) also suggested that for Internet buyers, gender, marital status, residential location, age, education, and household income were frequently found to be important predictors of Internet purchasing. Since male and female seems to have a difference in perception related to online shopping, this study was undertaken to compare the perception of male and female customers and increase our ability to provide more targeted, relevant and desirable user experience. In fact, the study of gender differences has been a fertile area in marketing research, but it seems that there are few studies that explore gender differences in online buying.

LITERATURE REVIEW

There are many factors which contribute to online shopping. These include website design and satisfaction (Cyr and Bonanni, 2005), accessibility to shop during off-hours, avoiding trip to the stores, saving time, being able to purchase from non local merchants, competitive prices, avoiding salesman pressure and easier product-comparison, email usage (Gefen and Straub, 2003), social norms (Venkatesh and Morris, 2000), trust (Awad and Ragowsky, 2008; Cyr and Bonanni, 2005), technology acceptance (Awad and Ragowsky, 2008), lack of physical product touch, privacy invasion, lack of knowledge of shopping channels, unwillingness to pay and wait for delivery, website reliability, lack

of satisfaction with products, lack of ability to use online shopping, desire for recreational shopping experiences, absence of physical store exposure, Internet fraud and transaction security (Ellen et al. 1991; Pastore, 1999, 2000, 2001; Jeandrain, 2001; Lynch et al., 2001; Fuscaldo, 2003).

In a cross-cultural study of 12 countries, Yang and Lester (2004) found that web site quality, trust and positive affect toward it were critical in predicting both the shoppers purchase intentions and loyalty of visitors to the site. Shergill and chen (2005) identified four factors (measured from seventeen items) which influence consumers perceptions of online shopping which include web site design, web site reliability, web site customer service and web site security. They also found that four types of buyers (trial, occasional, frequent and regular) perceived the four factors (web site design, web site reliability, web site customer service and web site security) differently.

Women tend to be more sensitive to related information online than men when making judgments causing subsequent purchase attitudes and intentions presented by men and women to differ. In other words, females make greater use of cues than males. This seems that when making consumption decision, women seek more information than men. Swaminathan et al. (1999) reported that male internet buyers were more convenience oriented and less motivated by social interaction than women internet buyers. Alreck and Settle (2002) indicated that women have more positive attitudes toward shopping, whereas, men prefer shopping via internet.

Weiser, E. (2000), studied gender difference in usage patterns and internet application preference resulted from a survey assessing gender differences in relation to specific usage of the internet. Numerous gender differences in preference for specific internet application emerged. Result showed that males used the internet mainly for purposes related to entertainment and leisure, whereas women used it primarily for interpersonal communication and educational assistance. However, Honda and Gupta (2009) concluded that gender has no influence on the innovativeness of online shoppers and both male and female have a higher score for domain specific innovativeness as compared to the open processing innovativeness.

In 2000, women represented the major online holiday season buyer (Rainne, 2002; Sultan and Henrichs, 2000). According to a report by the Pew Research Center (2001), the number of women (58%) who bought online exceeded the number of men (42%) by 16%. Among the woman who bought, 37% reported enjoying the experience "a lot" compared to only 17% of male shoppers who enjoyed the experience "a lot". Akhter (2012) indicated that more educated, younger, males, and wealthier people in contrast to less educated, older, females, and less wealthier are more likely to use the Internet for purchasing.

Chi *et al.* (2005) reviewed several studies that identified different influences on the formation of beliefs regarding the usefulness, ease of use, innovativeness and security and suggested that additional work is necessary to integrate these theories and compare the differences from a gender perspective.

RESEARCH METHODOLOGY

The Study: The study is aimed to understand the difference in perception of male and female consumers towards different factors of online shopping.

The Sample: The data was collected from 400 respondents of different demographics. (Table 5). These cover 248 from India and 152 from USA - Equal representation for females in India and slightly less in USA. In all 210 males and 190 females were covered on the sample.

Tools for Data Collection: A self structured questionnaire was used to collect the relevant data from different individuals. The questionnaire included 26 questions for collecting the information describing the different characteristics of the online shopping. All items were measured by responses on a likert scale, ranging from 1= Strongly Disagree to 5= Strongly Agree.

Tools for Data Analysis: The Cronbach's alpha of a test is deemed acceptable when its reliability coefficients exceed the 0.8 level (Sengupta and Zviran, 1997). Our instrument had a reliability of 0.886, hence our questionnaire was considered appropriate

On the basis of pilot study, seven factors emerged contributing to online shopping namely Product Constituent (% of var =11.974), Financial Instrument (% of var =10.190), Risk Association (% of var = 9.480), Wide Accessibility (% of var = 9.369), User Friendly Interface (% of var = 6.729), Convenience (% of var = 6.595) and Physical Touch Absence (% of var = 6.241). The total percent of variance for dimensions was 57.604% and the Eigen values for each dimension was more than one. The details of these factors tabularized with their item loads, Eigen values and percent of variances are shown in Table 2. On the basis of these dimensions, following 7 hypotheses were framed. T-test was applied to test these hypotheses.

T-test assumes that variables should have normal distributions. Non-normally distributed variables (highly skewed or kurtotic variables, or variables with substantial outliers) can distort relationships and significance tests. The skewness and kurtosis value of all the variables in our study were found to be lying between ± 1 (Table 3). Thus this shows that the distribution of all the variables is normal. Also the Kolmogorov-Smirnov statistic of all the variables was found to be significant which further confirms the normality of the data.

HYPOTHESES

H₀₁: There is no significant difference between the perception of male and female customers regarding online shopping with respect to Product Constituent factor.

H₀₂: There is no significant difference between the perception of male and female customers regarding online shopping with respect to Financial Instrument factor.

H₀₃: There is no significant difference between the perception of male and female customers regarding online shopping with respect to User Friendly Interface factor.

H₀₄: There is no significant difference between the perception of male and female customers regarding online shopping with respect to Wide Accessibility factor.

H₀₅: There is no significant difference between the perception of male and female customers regarding online shopping with respect to Risk Association factor.

H₀₆: There is no significant difference between the perception of male and female customers regarding online shopping with respect to Convenience factor.

H₀₇: There is no significant difference between the perception of male and female customers regarding online shopping with respect to Physical Absence factor.

RESULTS AND DISCUSSION

As per the table 1, since p value is less than 0.1 for H₀₂ and H₀₅ while it is greater for H₀₁, H₀₃, H₀₄, H₀₆ and H₀₇. Hence, it can be inferred that all the hypotheses except H₀₂ and H₀₅ are accepted at 10% level of significance. This means that a significant difference was observed in the perception of male and female customers regarding Financial Instrumentation and Risk Association factor for online shopping. This seems to be true since, in developing countries there is a lot of difference in the perception of the male and female with respect to both of them. Male and Female have a different exposure related to financial aspect and risk factor and hence their perception also varies. However, the perception may vary with the developed countries.

Since, consumer is familiar with a product, its brand and holds some strong associations in memory, hence there is less probability of consumers belonging to different genders to have different perception regarding product

constituent. Hence, no significant difference was observed in the perception of male and female customers regarding product constituent. Nowadays, with the development of technology, since both genders seem to have equivalent resources and equal access to the internet, no significant difference was observed for the remaining factors namely wide accessibility, product constituent, user friendly interface, convenience and physical absence. This also seems to be true because all other factors are implemented in the same manner and have the same meaning to male and female online shopping users. These factors are generally the same because of the same technological nature of internet which remains the same throughout the world and the companies providing online products and services are aware of these general features of online shopping.

In accordance with our study, Huang and Yang (2010) findings also indicate that, there are some differences between the shopping motivations of males and females. However, their results suggest that factors such as convenience, cost saving and lack of sociality are the main reasons affecting male adolescents for internet shopping, and the primary factors affecting female adolescents for web-based shopping are fashion, adventure and sociality.

CONCLUSION, IMPLICATIONS AND LIMITATIONS

Significant effect related to financial instrumentation and risk association feature was observed in perception of male and female online shopping users. Further, no significant effect was observed in the perception of male and female consumers for other factors of online shopping. In order to attract more users to online shopping, it will require more than simply making the system easier to use. Well developed website with reliable and secured functions is the need of the hour to promote online shopping usage. Customers are likely to adopt online shopping, when they find a secure and reliable system, which allow them to build a good perception on online shopping. Companies should set-up a reliable and effective feedback system so that consumer can contact them at anytime. Besides, efforts should be made to educate the consumers about the usefulness and operation of this service. Customers should also be made more aware of cyber laws and more secure modes of payments need to be introduced by online companies.

This study will provide valuable information to companies tending to understand the online shopping behavior of consumer. This comprehensive survey regarding the perception of customers regarding online shopping, will be of great use for those companies, which have still not fully adopted online services. They can concentrate on relevant factors for increasing the usage as per the requirements of the customers. This study will be more useful

for the planners, policy makers, online industry and those who are interested in e-commerce studies

As with any research, this study has several limitations. Firstly, the survey concentrates on limited citizens of India and USA, which does not represent the whole global market. The results may vary with different sample, geographical areas and demographics. Although this research is primarily based on the primary data from the users of online shopping, the findings cannot be generalized, as the research is based on non probability sampling. Companies launch new features at a very fast pace and every new edition tries to enhance. This can strongly affect the consumer's perception and also limits the scope of the research as it may yield different results if done at a different time. Like every study involving human feedback, there is always a big room for bias. Respondents could have provided with false information due to the thought that it might reflect their personality.

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APPENDIX

Table 1: Difference in the Perception of Male and Female Consumers regarding Online Shopping

Independent Samples Test

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
|-------------------------|------|---|-------|------------------------------|-------|-----------------|-----------------|-----------------------|---|-------|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| Product Constituent | EVA | 2.473 | 0.117 | 0.422 | 398 | 0.673 | 0.203 | 0.48 | -0.741 | 1.147 |
| | EVNA | | | 0.42 | 383.2 | 0.675 | 0.203 | 0.483 | -0.746 | 1.152 |
| Financial Instrument | EVA | 0.48 | 0.489 | 6.063 | 398 | 0 | 2.152 | 0.355 | 1.454 | 2.85 |
| | EVNA | | | 6.037 | 384.8 | 0 | 2.152 | 0.357 | 1.451 | 2.853 |
| User Friendly Interface | EVA | 1.704 | 0.192 | -0.08 | 398 | 0.936 | -0.022 | 0.278 | -0.569 | 0.524 |
| | EVNA | | | -0.08 | 389.2 | 0.936 | -0.022 | 0.279 | -0.57 | 0.526 |
| Wide Accessibility | EVA | 0.003 | 0.957 | -1.137 | 398 | 0.256 | -0.228 | 0.201 | -0.622 | 0.166 |
| | EVNA | | | -1.14 | 396.7 | 0.255 | -0.228 | 0.2 | -0.621 | 0.165 |
| Risk Association | EVA | 1.676 | 0.196 | 3.469 | 398 | 0.001 | 0.485 | 0.14 | 0.21 | 0.759 |
| | EVNA | | | 3.463 | 390.4 | 0.001 | 0.485 | 0.14 | 0.209 | 0.76 |
| Convenience | EVA | 1.119 | 0.291 | 0.726 | 398 | 0.468 | 0.186 | 0.256 | -0.317 | 0.689 |
| | EVNA | | | 0.724 | 389.6 | 0.469 | 0.186 | 0.256 | -0.318 | 0.69 |
| Physical Touch Absence | EVA | 0.216 | 0.643 | 0.191 | 398 | 0.849 | 0.017 | 0.089 | -0.158 | 0.192 |
| | EVNA | | | 0.191 | 390.5 | 0.849 | 0.017 | 0.089 | -0.159 | 0.193 |

Table 2. Table showing percentage of variance for different factors
Total Variance Explained

| | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|----|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 7.064 | 27.170 | 27.170 | 7.064 | 27.170 | 27.170 | 3.113 | 11.974 | 11.974 |
| 2 | 2.212 | 8.507 | 35.678 | 2.212 | 8.507 | 35.678 | 2.649 | 10.190 | 22.164 |
| 3 | 1.577 | 6.065 | 41.743 | 1.577 | 6.065 | 41.743 | 2.465 | 9.480 | 31.644 |
| 4 | 1.474 | 5.670 | 47.413 | 1.474 | 5.670 | 47.413 | 2.436 | 9.369 | 41.013 |
| 5 | 1.203 | 4.629 | 52.041 | 1.203 | 4.629 | 52.041 | 1.750 | 6.729 | 47.743 |
| 6 | 1.126 | 4.330 | 56.371 | 1.126 | 4.330 | 56.371 | 1.715 | 6.595 | 54.338 |
| 7 | 1.094 | 4.208 | 60.579 | 1.094 | 4.208 | 60.579 | 1.623 | 6.241 | 60.579 |
| 8 | .977 | 3.757 | 64.335 | | | | | | |
| 9 | .835 | 3.212 | 67.548 | | | | | | |
| 10 | .776 | 2.985 | 70.533 | | | | | | |
| 11 | .745 | 2.865 | 73.397 | | | | | | |
| 12 | .701 | 2.697 | 76.094 | | | | | | |
| 13 | .685 | 2.636 | 78.730 | | | | | | |
| 14 | .661 | 2.544 | 81.274 | | | | | | |
| 15 | .578 | 2.224 | 83.498 | | | | | | |
| 16 | .547 | 2.104 | 85.603 | | | | | | |
| 17 | .523 | 2.011 | 87.614 | | | | | | |
| 18 | .468 | 1.801 | 89.415 | | | | | | |
| 19 | .442 | 1.700 | 91.116 | | | | | | |
| 20 | .413 | 1.589 | 92.705 | | | | | | |
| 21 | .387 | 1.488 | 94.193 | | | | | | |
| 22 | .361 | 1.390 | 95.582 | | | | | | |
| 23 | .336 | 1.293 | 96.876 | | | | | | |
| 24 | .298 | 1.144 | 98.020 | | | | | | |
| 25 | .263 | 1.012 | 99.032 | | | | | | |
| 26 | .252 | .968 | 100.000 | | | | | | |

Table 3. Tables showing description of Skewness and Kurtosis

| | N | Mini- mum | Maxi- mum | Mean | Std. Devia- tion | Skewness | | Kurtosis | |
|-------------------------|----------------|----------------|----------------|----------------|------------------------|----------------|---------------|----------------|---------------|
| | Stati- stic | Stati- stic | Stati- stic | Stati- stic | Stati- stic | Stati- stic | Std. Error | Stati- stic | Std. Error |
| Product Constituent | 400 | 11 | 35 | 27.33 | 4.792 | -.470 | .122 | .237 | .243 |
| Financial Instrument | 400 | 16 | 32 | 22.98 | 3.701 | .214 | .122 | -.925 | .243 |
| User Friendly Interface | 400 | 3 | 15 | 10.37 | 2.773 | -.052 | .122 | -.334 | .243 |
| Wide Accessibility | 400 | 7 | 15 | 12.78 | 2.004 | -.513 | .122 | -.612 | .243 |
| Risk Association | 400 | 6 | 10 | 8.03 | 1.124 | -.326 | .122 | -.660 | .243 |
| Convenience | 400 | 9 | 20 | 15.90 | 2.553 | -.032 | .122 | -.536 | .243 |
| Physical Touch Absence | 400 | 2 | 5 | 4.03 | .889 | -.553 | .122 | -.547 | .243 |

**Table 4. Tables showing description of Mean values and Std. Deviation
Group Statistics**

| | Gender | N | Mean | Std. Deviation | Std. Error Mean |
|-------------------------|--------|-----|-------|-------------------|--------------------|
| Product Constituent | Male | 210 | 27.42 | 4.570 | .315 |
| | Female | 190 | 27.22 | 5.036 | .365 |
| Financial Instrument | Male | 210 | 24.00 | 3.398 | .234 |
| | Female | 190 | 21.85 | 3.702 | .269 |
| User Friendly Interface | Male | 210 | 10.36 | 2.710 | .187 |
| | Female | 190 | 10.38 | 2.848 | .207 |
| Wide Accessibility | Male | 210 | 12.67 | 2.043 | .141 |
| | Female | 190 | 12.89 | 1.957 | .142 |
| Risk Association | Male | 210 | 8.14 | 1.209 | .083 |
| | Female | 190 | 7.89 | 1.008 | .073 |
| Convenience | Male | 210 | 15.99 | 2.497 | .172 |
| | Female | 190 | 15.80 | 2.617 | .190 |
| Physical Touch Absence | Male | 210 | 4.04 | .874 | .060 |
| | Female | 190 | 4.02 | .908 | .066 |

Table 5. Tables showing description of various demographic variables

| | India | USA | Total |
|--------|-------|-----|-------|
| Male | 123 | 87 | 210 |
| Female | 125 | 65 | 190 |
| Total | 248 | 152 | 400 |