

A CRITICAL ANALYSIS OF GENDER DIFFERENCES IN CONSUMER ONLINE SHOPPING BEHAVIOR IN THE DIGITAL ERA

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ABSTRACT

Online shopping has witness a phenomenal growth in the present digital world. It has overpowered the traditional shopping as everything is available to us at our door step just with the availability of internet. Present research work has been taken with the aim to analyze the gender difference in online shopping behavior and customer satisfaction with different online service providers in Indian context. In a survey of 319 online respondent collected digitally, study confirms that frequency of online shopping is continuously growing, majority of respondents prefers net banking and debit card payment. Looking at the online information search behavior and drivers of online shopping study confirmed the significant difference across gender categories and there is no difference found in the level of satisfaction with different attribute of online shopping across gender categories. Some of the suggestion also drawn on the basis of research findings.

Keywords: *Online Shopping, Digital World, Consumer Behavior, Digital Marketing, Shopping Behavior.*

Introduction

In the present digital world, the online shopping has witnessed a phenomenal growth and It has overwhelmed conventional shopping, because all is open to us at our door step only through internet connectivity. Consumers don't have to head to busy stores, stand in line and waste hours waiting for acceptable products. Shopping online is not just useful to customers but also to vendors, since they get detailed information about the commodity pinned together with actual customer reviews. Internet shopping is like a web-mart, where all the items are available. Online shopping site offers us the benefits of purchasing any object from tiny sales of books, food, clothing, footwear etc. to large items like furniture , equipment, cars, residential buildings etc.. Every year online shopping platforms see a whopping 200 percent rise in the selling of electronic goods. This is powered not only by demands from metro but also from small cities such as mobile phones , iPods and MP3 players. India 's eCommerce market is projected to expand at 30 per cent CAGR and cross \$200 million by 2026, according to the Morgan Stanley investment bank report.

In India , the number of digital purchasers continues to rise year after year. According to one of the data released by <https://www.ecomkeeda.com/> in 2020 , the number of digital buyers increased to 329.1 million from 54.1 million in 2014, which is a very rapid rate of increase. Clothing and accessories (30 per cent) have emerged as the second largest product segment after consumer electronics (34 per cent) and are projected to develop bigger this year than consumer electronics. Other common searched categories include books (15%), beauty & personal care (10%), home & furnishings (6%), baby items (2%), and health care (3%). Fitness devices such as treadmills and fashion products such as sunglasses are amongst Punjabis' big hits. Two of India's Online Shopping portals are [www. Homeshop18.com](http://www.Homeshop18.com), www.flipkart.com, and www.yebhi.com. In 2012, American online retail giant Amazon.com also entered the Indian market with Jungle.com, an online shopping website operated by the \$48 billion business. E-

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commerce had changed India's way of doing business. The Indian e-commerce market is estimated to rise from US\$ 38.5 billion as of 2017 to US\$ 200 billion by 2026. A rise in internet and mobile penetration has caused much of the growth for the industry. Continuing digital transition in the country is expected to raise India's overall Internet user base from FY19's 636.73 million to 829 million by 2021. India's Internet economy is expected to double from US\$ 125 billion by April 2017 to US\$ 250 billion by 2020, driven largely by e-commerce. India's e-commerce sales are expected to grow from US\$ 39 billion in 2017 to US\$ 120 billion in 2020, increasing at the fastest annual pace in the world of 51 per cent. The Indian e-commerce industry is expected to increase from US\$ 38.5 billion in 2017 to US\$ 200 billion by 2026, led by rising mobile adoption, 4-G networking and the consumer income. Internet shopping in India is expected to grow 31 per cent to touch US\$ 32.70 billion in 2018, led by Flipkart, Amazon India and Paytm Mall.

Internet penetration in India increased from just 4% in 2007 to 52.08% in 2019, showing a 24% CAGR from 2007 to 2019. The number of internet users in India is projected to rise from 687.62 million as of September 2019 to 829 million by 2021. Recently, the expansion of the internet as a retail and distribution platform has gone up dramatically and we have faced a global market of more than 2 billion people and the internet has expanded 480.4 percent between 2000 and 2011 (Internet World Stats, 2011). This Internet growth has caused changes in the way consumers acquire product knowledge, which is an important stage of the shopping decision cycle (Engel et al., 1995). The quest for commercial knowledge is one of internet's most experienced practices. In fact, 89.3 per cent of buyers and 45.2 per cent of non-buyers use the Internet as their primary source of information (AECE, 2008). Swaminathan and others. (1999) Male internet buyers stated to be more convenient and less socially oriented than female internet buyers. Alreck and Settle (2002) suggested that women have optimistic shopping attitudes, and men prefer shopping through the internet. The Internet enables electronic exchange of value between companies and partners, consumers, suppliers, and employees, without geographical or time constraints. This online connection is called electronic or e-commerce (Lynch & Rose, 1993). In summing up two concepts provided by Kalakota and Whinston (1996), e-commerce is considered to be any business transaction where one or more of the processes needed to complete the transaction occur electronically or with the aid of electronic devices, private networks, direct telephone systems and, last but not least, the Internet. E-commerce also covers all online purchase related ancillary activities such as shopping, purchasing, distribution, payment, and customer service functions. E-commerce has grown to include many complex relationships since its inception in the 1970s. Increased time pressure on both sexes, particularly women, has been cited as one of the principal advantages of catalog and online shopping. An Internet shopper's image as a young, well-educated man has been slowly shattered. In the mid-1990s, women were slightly less likely than men to use the Internet at all, but the difference had vanished by 2000. Female Internet consumers have risen significantly since 1992. (Ono, H., & Zavodny, M. (2003)) Relatively less research surveys have been carried out to explain online Indian buyers' behaviors. Most customer behavior studies undertaken in India were in-house marketing research sponsored by online retailers; hence, we don't have a wide pool of online consumer behaviour experts in India. Centered on the current studies, this study aims to investigate the driving factors in Indian consumer behavior and their effect on the decision to buy online.

Rational of the Study

Everyday customers make various transactions via in-store or online purchases to procure products and services. The decision-making of customers has been more demanding and nuanced than in the past (Bettman, Luce, & Payne, 1998). The combination of fashion decisions and demographic factors allows marketers the opportunity to identify, prioritize and schedule marketing strategies for their established target consumer segments (Hiu et al., 2001; Potgieter, Wiese, & Strasheim, 2013). The most popular forms of demographic variables used to segment markets are age, gender, household income, marital status, lifestyle, stages of life and ethnicity (Potgieter et al., 2013). Among these variables age, gender and income are considered to be the most relevant variables that define one's decision-making styles to purchase products and services (Mokhlis & Salleh, 2009). Researchers in marketing have argued that gender-based segmentation provides simple recognition and quick access to target segments (Darley & Smith, 1995; Meyers-Levy & Sternthal 1991). Further studies have shown that gender has a substantial relationship with the attitudes of customers, purchasing decisions and buying behaviors (Bakewell & Mitchell, 2006; Fischer & Arnold, 1994; Van Slyke, Comunale, & Belanger, 2002). Gender disparities in Internet adoption may occur due to female and male characters such as socioeconomic status, which influences device and Internet access and use. In the past, women have probably avoided the Internet because much of its content has been aimed at attracting and entertaining

men. More men than women have web sites, and more often read and added to newsgroups. -- numbers of women get online and are drawn to online books, medical records, ideas for cooking, chatting and something interesting. A typical women 's website is Village while a typical men 's website is, thus, there must be certain discrepancies when online shoppers make decisions for males and females. The present research therefore focuses on gender differences in the online shopping behaviour and examines whether there is a substantial difference in the online shopping trend across the respondents' gender group.

Review of Related Literature

Michal Pilik, (2012) considered that various factors such as economic factors, population factors, technical factors , social factors, cultural factors, mental factors, marketing factors and legislative factors affect the conduct of online transactions. Consumers choose an online store based on origins, quality and menu navigation, distribution requirements, graphic design and additional installations. Complicated consumers read online debates before they spend their money online and leave online shop when customers are unable to quickly and easily locate the product. Online shopping is an important phenomenon nowadays in the modern business world. The growth of online shopping has opened the door to exploitative opportunities and a strategic advantage over businesses. Hsieh and others. (2013) said the internet has a greater impact than it has had before on people's everyday lives. People have switched from physical to virtual experiences on a regular basis. The landscape for shopping and payment has also shifted from physical stores to online shops. Weiber and Kollmann (1998) explored the fact that online solutions deliver many competitive benefits like agility, selectivity, creativity and interactivity. Li Na and Zhang Ping (2002) have investigated that online shopping is the third most widely used on the Internet after e-mail and instant messages and web surfing. The process by which customer acquires a service or product through the Internet is described in Jush and Ling (2012). A customer can buy goods from an online shop at his or her own leisure comfort at home. Online shopping in India is becoming increasingly popular, Suresh et al.(2011). In the Comscore report (2013), India is now the world's third-largest Internet population. Younger men and women aged between 35 and 44 are power users.73.8 million Indians access the Internet through a home or device. The BCG's (2012) study says that globally, almost half the global population, there would be three billion internet users. The online economy of the G20 economics \$4.2 trillion depends on the accessibility of a website, the reputation of the shops, knowledge comparisons, payment protection, personal privacy, website design, time and experience of the network (Na Wang 1, 2008, p) Web shopping and online customer conduct Culture, social , personal and psychological behavior also affects consumer behavior in online shopping. Online transactions are based on individual preferences. Customer behavior is somewhat different in online browsing and browsing. Both include social, cultural , personal and psychological influences, but these factors affect conventional shopping even more than online shopping. The explanation is that the social, cultural and psychological factors constrain online consumers. In essence, online shopping is based on a single point of view and personal experience. Online shopping is growing in its own right (Na Wang 1, 2008, p. 4)

The link between sex and online buying is stated in academic literature. gender and on-line shopping activity. The Brown, Pope & Voges (2003) study shows that men are more likely than women to announce their intention to buy online. Cleveland et al. (2003) said that women consumers are finding more information than men when evaluating the option of consumption. Women purchasers are often more sensitive than men in their decisions to specific information on the Internet (Meyers-Levy and Sternthal, 1991). Yeh and Li (2014) suggested that web purchasers would have concern about the components and functions of the platform, which may promote e-shopping, and web pictures or video clips may concern male purchasers. The analysis by Hernández et al. The following studies. (2011), even after customers have become more likely to shop by male consumers in the future relative to female consumers, for experienced e-shoppers there is no moderation in the relation between prior internet usage and online purchasing actions. Richa (2012) estimates that online shopping is more common than that of males in India.

Hypothesis

Gender has significant impact on online consumer shopping decision making.

Objectives

- To study the online shopping trend of consumers engaged in shopping different products
- To identify driving forces influencing customer toward on line shopping
- To analyse the gender differences in online shopping trends and develop a sitemap of the online behavior of consumer.

Research Methodology

The present study is descriptive in nature. Both the primary and secondary data was collected to achieve the research objective. Secondary data was collected from various secondary sources like books, magazine, newspaper, research journal, and internet resources. Primary data was collected using survey instrument. A well structured questionnaire was designed covering different dimension of the study. The questionnaire elements were focused on literature review adaptations and personal interviews with select online shoppers of both genders. The questionnaire was written in English and the pilot test was performed with 30 respondents from the universe from which the main study respondents were selected. The final questionnaire contained 7 customer demographic products, 3 online media trend products, 1 product buying trend query and the remaining 4 questions on online motivations, factors driving, market awareness and online purchasing. 5 point likert scale was used to collect data. For data collection simple random sampling was used. After validating the questionnaires for redundancies an effective sample of 311 online forms was selected for analysis.. data was coded, edited, and feeded in SPSS software. Some important statistical analysis like descriptive statistics, ANOVA, chisquare test was used to analyse the data and test the hypothesis. Table 1 indicates the demographic characteristics of respondents.

Demographic Characteristics of Respondents

The demographic profile presented in the above table 1 indicates that although the sample is the combination of all the age categories of respondents but majority of them are in the age group 20-29 years as it was indicated by 37% respondents in the sample. 58.3% respondents are male categories respondents and 62.0% respondents are married categories of customers. Majority of respondents (51.4%) lives in nuclear family. It is observed that sample is the combination of good educated categories respondents as 40% respondents are educated upto post graduation and others. Sample is the combination of average income group as almost 70% respondents indicated that they earn upto Rs40000PM. Sample is dominated by housewives(27.0%) followed by students categories respondent.

Table 1: Demographical Profile (N= 319)

Demographical Characteristics		Frequency	%
Age	15-19 Years	50	15.7
	20-29 Years	118	37.0
	30-39 Years	86	27.0
	40-49 Years	46	14.4
	50-59 Years	10	3.1
	60 Years and above	9	2.8
Gender	Male	186	58.3
	Female	133	41.7
Marital Status	Married	199	62.4
	Unmarried	120	37.6
Nature of Family	Nuclear	164	51.4
	Joint	155	48.6
Education Qualification	High School	9	2.8
	Intermediate	37	11.6
	Under Graduation	145	45.5
	Post Graduation	112	35.1
	Professional and Other degree	16	5.0
Level of Income	Less than 20000	99	31.0
	20000-40000	124	38.9
	40000-60000	43	13.5
	60000-80000	41	12.9
	80000-100000	11	3.4
	100000 above	1	.3
Profession	Student	68	21.3
	Service	57	17.9
	Business	55	17.2
	Professional	53	16.6
	Housewife	86	27.0

Average Time Spent on Internet Surfing

The internet uses in India has witnessed a phenomenal growth. Digital technology, mobile, and social media have become an indispensable part of everyday life for people all over the world. Continuous growth in the uses of internet media has given pace to online shopping growth and development. The survey indicates that 29.8% respondents on an average use internet for less than 2 hours. 20.7% respondents uses 2-4 hours, 28.2 % respondents uses 3-4 hours daily, 14.7% respondents uses internet 4-5 hours and remaining 6.6% respondents uses internet for more than 5 hours.

Table 2: Average Time Uses of Internet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 2 Hours	95	29.8	29.8	29.8
	2 hours - 3 hours	66	20.7	20.7	50.5
	3 hours - 4 hours	90	28.2	28.2	78.7
	4 hours - 5 hours	47	14.7	14.7	93.4
	More than 5 hours	21	6.6	6.6	100.0
Total		319	100.0	100.0	

Frequency of Online Shopping

The information presented in table 2 indicates the frequency of online shopping by the respondents. It is observed that 12.9% respondents indicated that they are very frequently(Once in week) carryout online shopping. Another 21.9% respondents indicated that they regularly (at least once in month) carryout online shopping) 18.8% respondents indicated that they occasionally go for online shopping. 15% respondents indicated that they rarely go for online shopping. Whereas 31.3% respondents indicated that they go for online shopping as and when it is needed.

Table 3: Frequency of Online Shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Frequently (once a week)	41	12.9	12.9	12.9
	Regularly (atleast once a month)	70	21.9	21.9	34.8
	Occasionally (once in 2-4 months)	60	18.8	18.8	53.6
	Rarely (once in a year)	48	15.0	15.0	68.7
	According to the need	100	31.3	31.3	100.0
Total		319	100.0	100.0	

Preferred Mode of Transaction while Online Shopping

The information presented in the table below indicates the descriptive statistics of Preferred Mode of Transaction while online shopping. It is observed that net banking has scored highest mean followed by debit card and credit card. Cash delivery has scored very low mean and high standard deviation indicating respondents view on this mode of transaction in heterogeneous.

Table 4: Preferred Mode of Transaction while Online Shopping

	N	Minimum	Maximum	Mean	Std. Deviation
Cash on delivery	319	1.00	5.00	3.7335	1.10793
Credit card	319	1.00	6.00	3.8307	.91263
Net banking	319	3.00	7.00	3.9028	.76477
Debit card	319	2.00	8.00	3.8934	.74474
Valid N (listwise)	319				

Online Information search behavior across gender categories of respondents

Table 5 shows that friends and family are the most important source of information as indicated by respondents. Multiple response was collected and processed using SPSS software. It is observed that out of 319 respondents Search engines (eg. Google, yahoo, etc) was indicated by 179(58.5%) respondents followed by Products Catalogs 133 (43.5%), Company website 120 (39.2%) Blogs 88(28.8%), Products reviews in the print media 108 9(35.3%%) Advertisement (print and broadcast) 118 (38.6%) Promotional e-mails 105 (34.3%) and Online advertisements 132(43.1%) respondents. Chi test was performed to test the relationship between information search across gender categories of respondents assuming null hypothesis as "there is association of information search through various media across gender categories of respondents. From the table the calculated value of chi square is 6.9476 with 7 DF and 5% level of Significance the calculated value is less than the table value(14.07) hence null hypothesis is accepted and indicating that there is no significance difference in the online information search across gender categories of respondents.

Table5: Online Information search behavior across gender categories of respondents

			Gender wise Classification		Total
			Male	Female	
\$searchha	Search engines (eg. Google, yahoo, etc)	Count	96	83	179
	Products Catalogs	Count	73	60	133
	Company website	Count	67	53	120
	Blogs	Count	56	32	88
	Products reviews in the print media	Count	66	42	108
	Advertisement (print and broadcast)	Count	59	59	118
	Promotional e-mails	Count	64	41	105
	Online advertisements	Count	70	62	132
Total		Count	551	432	983
Pearson's Chi-Square Value = 6.9476.807a, DF =7 , p = 0.000					

Online Product Purchase Pattern

Information presented in table 6 indicates the consumers online product purchase pattern . it is observed from the table 5 that food and beverage product is purchased by most of the respondents as it was indicated by 198(62.5%) respondents in the sample. Computer hardware and software product is indicated by minimum number of respondents in the sample. Chi test was performed to test the relationship between online product purchase pattern with the gender categories of respondents assuming null hypothesis as s as "there is significant difference in the online product purchase pattern across gender categories of respondents. From the table the calculated value of chi square is 20.83459 with 11 DF and 5% level of Significance The calculated value is greater than the table value(19.68) hence null hypothesis is rejected and indicating that there is significance difference in the online product purchase pattern search across gender categories of respondents.

Table 6: Online Product Purchase Pattern

			Gender wise classification		Total
			Male	Female	
\$prodcuta	Healthcare products	Count	86	65	151
	Entertainment & arts	Count	48	37	85
	Electronic goods	Count	105	78	183
	Wellness and personal care products	Count	55	23	78
	Food & beverages	Count	126	72	198
	Skincare products	Count	35	50	85
	Medicines	Count	69	46	115
	Fashion & clothing	Count	96	68	164
	Online magazines	Count	99	61	160
	Gifts & souvenirs	Count	46	33	79
	Computers (hardware/software)	Count	44	29	73
Educational Products and Services		Count	71	65	136
Total		Count	880	627	1507
Pearson's Chi-Square Value = 20.8345, DF =11 , p = 0.000					
Percentages and totals are based on responses.					

Various Reasons for Shifting towards Online shopping: A descriptive statistics of Descriptive Statistics

In the current environment, online business is growing significantly due to shifting customer inclination towards online shopping. Looking at the various reason of shifting online from tradition shopping, it was found that Convenience(m=4.2473) is the most important reason to go online among male respondent. It was followed by Ease of finding products(m=4.1452) and Ease of comparison(m=4.1183) on the other hand Inclination towards something new (m=4.3985) has scored highest mean among female member. This was followed by Ease of finding products(m4.3383) ,Ease of

comparison($m=4.1955$). further one way ANOVA test was carried out to assess whether mean of various reason of going online differs significantly across the gender categories of respondents. The null hypothesis was assumed as "mean of various reasons do not differs significantly across the gender categories of respondents. From the table 7, it is observed that calculated value of f is greater than the table value ($f=3.86$) in case of reasons like Convenience, Inclination towards something new, and Ease of finding products. And hence null hypothesis is rejected and it is concluded that these reasons differs significantly across the gender categories of respondent. However other reasons as listed in table 7 do not differs significantly across gender categories of respondents.

Table 7: Various Reasons for Shifting towards Online Shopping: A Descriptive Statistics of Descriptive Statistics

	N	Male	Female	Value of F at $v_1=1, v_2=317$ DF	Sig.
Convenience	319	4.2473	4.1203	4.574	.033
Inclination towards something new	319	3.8011	4.3985	4.806	.029
Ease of finding products	319	4.1452	4.3383	5.925	.015
Ease of comparison	319	4.1183	4.1955	.871	.351
Offers	319	3.9301	3.9098	.059	.808
Ease find products that are not available in the stores	319	3.9032	4.0075	1.428	.233
No need to deal sales people	319	3.9140	4.0827	2.883	.090
Known or famous brand name	319	3.7634	3.8722	1.543	4.574
Assurance of on time delivery	319	3.8172	3.8421	.052	.820
Ease of product return and money refund	319	3.9247	3.8045	1.077	.300
Valid N (listwise)	319				

Drivers of Online Shopping: A Descriptive Statistics

Understanding the drivers who explain how customers engage with the technology, their purchasing behavior on electronic platforms and their desires to repeat transactions with an electronic vendor is key to understanding the main drivers of consumer behavior on the online market platforms. Based on secondary literature, some drivers influencing customer for online shopping were identified and descriptive statistics and one Way ANOVA was carried out. The information presented in table 8, it is observed that attractiveness ($m=3.8441$) has scored highest mean among male respondents. It was followed by trust worthiness(3.7366) and web design (3.6989). on the other hand shopping convenience($m=4.2030$) shopping safety(4.0827) and Online shopping is attractive(3.8647) is found important driver among female respondents for going online. Further one way ANOVA test was carried out to assess whether mean of various driving factors in favour of customer going online differs significantly across the gender categories of respondents. The null hypothesis was assumed as "mean of various driver of online shopping do not differs significantly across the gender categories of respondents. From the table 8, it is observed that calculated value of f is greater than the table value ($f=3.86$) in case of drivers like Online shopping is convenient, Web design of online sites is good, Online shopping is safer And hence null hypothesis is rejected and it is concluded that these drivers differs significantly across the gender categories of respondent. However other drivers as reasons as listed in table 7 do not differs significantly across gender categories of respondents.

Table 8: Drivers of Online Shopping : A Descriptive Statistics

	Male	Female	Total	Value of F at $v_1=1, v_2=317$ DF	Sig.
Online shopping is convenient	3.5430	4.2030	3.8182	63.110	.000
Online shopping is attractive	3.8441	3.8647	3.8527	.063	.802
Web design of online sites is good	3.6989	3.8722	3.7712	4.793	.029
Online shopping is safer	3.6183	4.0827	3.8119	18.412	.000
Online shopping is trust worthy	3.7366	3.5940	3.6771	2.333	.128
Online shopping is risky	3.3710	3.2932	3.3386	.469	.494
Online shopping is time consuming	3.3602	3.4962	3.4169	1.386	.240
Internet is time consuming	3.3978	3.5489	3.4608	2.006	.158
Valid N (listwise)	319				

Consumer Sensitivity Toward Price and Switching Behaviour

In many product categories, online shopping on the Internet is becoming increasingly more convenient than offline shopping. The Internet helps buyers and sellers to transcend geographic and temporal barriers in making one-time transactions or for establishing long-term exchange relationships through Electronic Commerce. Consumer sensitivity towards price and its influence in his switching behavior significantly affect the online purchase planning and consumer behavior. We observe in the table 9 that mean score of consumer stability irrespective of price(3.8441) has score highest mean followed by those who are of the opinion that they will remain Up to a certain limit in price increase(3.6613) and No, I may look for different products(3.77) further one way ANOVA was carried out to test the significance of price sensitivity in changing brand assuming null hypothesis as "mean of consumer opinion do not differs significantly across the gender categories of respondents. It is observed that calculated value of F is greater than table value $f=3.86$) in case of conditions like Yes, irrespective of the price increase and No, I may look for different products and hence null hypothesis is rejected and it is concluded that price sensitivity differs significantly across the gender categories of respondent. However mean response in favour of Up to a certain limit in price increase do not differs significantly across gender categories of respondents.

Table 9: Consumer Sensitivity toward price and Switching Behaviour

SI No	Consumer Prices Sensitivity and Online Switching Intention	Male	Female	Combined	Value of F at $v_1=1, v_2=317$ DF	Sig
A	Up to a certain limit in price increase	3.6613	3.6241	3.6458	.130	.719
B	Yes, irrespective of the price increase	3.8441	3.6391	3.7586	4.048	.045
C	No, I may look for different products	3.7796	3.4511	3.6426	8.063	.005

Consumer Level of Satisfaction with various attribute of online services

Success of online shopping depends upon the customer satisfaction with various service offered by online service providers. The quality of service in terms of product prices, delivery time, cost of delivering product, online product quality, quality of customer service, payment method and payment security. Descriptive statistics presented in the table 10 indicates that delivery time of the product has scored highest mean of 3.8002 followed by followed by cost of delivery of product(3.7151) and online product price(3.1043). online customer service has scored lowest mean 3.11. Further One Way ANOVA was carried out to test the level of customer satisfaction with different attribute of online service across the gender categories of respondents assuming null hypothesis as: Consumer satisfaction with different online services do not differs significantly across gender categories of respondents. From the table 10 it is observed that calculated value of F is lesser than table value $f=3.86$) in all the cases hence null hypothesis is accepted and it is concluded that Consumer satisfaction with different online services do not differs significantly across gender categories of respondents.

Table10: Consumer Level of Satisfaction with various attribute of online services

SI No	Level of Satisfaction with different online services	Male	Female	Combined	Value of F at $v_1=1, v_2=317$ DF	Significance
A	I am satisfied with the online product prices	3.7043	3.6241	3.6708	.528	.468
B	I am satisfied with delivery time of the product	3.8602	3.9173	3.884	.301	.584
C	I am satisfied with delivery cost of the product	3.7151	3.7218	3.7179	.004	.951
D	I am satisfied with online product quality	3.2527	3.3383	3.2884	.448	.504
E	I am satisfied with online customer service	3.1183	3.2556	3.1755	1.512	.220
F	I am satisfied with online payment method	3.6828	3.6541	3.6708	.069	.793
G	I am satisfied with online payment security	3.6075	3.609	3.6082	.000	.989

Discussion and Conclusion

Present research work has been taken with the aim to analyse the gender difference in online shopping behavior and customer satisfaction with different online service providers in Indian context. The study reveals that online shopping is continuously growing in Indian context and Due to variety of reasons, trend of online shopping is increasing day by day among shoppers, especially among youth. The information presented in table 2 indicates the frequency of online shopping by the respondents. Looking at the frequency of shopping, it is found that frequency of online shopping is continuously growing. It was found that majority of respondent prefers net banking and debit card payment. Looking at the online information search behavior it was found that there is no significant significance difference is the online information search across gender categories of respondents. this is in conformance to previous research finding of Rafiq, Muhammad Yasir and Javeid, Umair(2018) . study also confirms that there is significance difference is the online product purchase pattern search across gender categories of respondents. it is also found that reasons given by customer to go online differs significantly across the gender categories of respondents. it is found that price sensitivity differs significantly across the gender categories of respondent. Further this study confirms that Consumer satisfaction with different online services do not differs significantly across gender categories of respondents. these finding are also supported by previous research work of Arthur Zaczkiwicz (2018)) This can be inferred from this study that because young customers are highly equipped with internet usability skills, they have a very strong and positive intention towards online shopping and are generally more interested in online shopping, especially girls. Besides this, findings had explored that the influence of gender inequality plays an significant role in online shopping. Furthermore, the findings of this research have shown that perceived reputation and perceived marketing often affect the purchasing attitude of shopper, so online retailers and marketing managers should understand their perceptions and build up their e-business strategies effectively to meet the requirements of online shoppers.

Some suggestions are made based upon this report. First, the government should allow internet sellers to include information about dispute resolution. In addition , the maximum number of banks and financial institutions should partner with companies to make epayment of the transaction quick and convenient. In order to retain their current customers and attract other potential e-buyers, online marketers can use advance, creative and enticing sales promotion activities. Finally, to improve their consumer 's trust online vendors implement an efficient marketing mix such as money back guarantee, after-sales support, replacement of faulty and damaged goods, customer complaint

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