# A Gender-Based Analysis on Online Shopping Decision-Making

**Dr. Bharathi T[1]**
Associate Professor
ISBR, Bengaluru
orcid.org/0000-0002-1946-2315
bharathireddy8@gmail.com


**Dr. Ashok Mammen V[2]**
Associate Professor
Dr. NSAM FGC, Bengaluru
orcid.org/0000-0002-7283-9804
mvashok07@gmail.com

**Abstract**

This paper focuses on understanding the factors like relative advantage, trust, social influence and personal experience influence on online buying intention. Also, we assess if gender plays a moderating role in online buying. The sample size consists of 256 online buyers from Bangalore city. Seven products are selected for the study namely clothing, cosmetic, education, health, music, organic food and smart phones. The study aims to find if there exists a difference in product purchases made online among gender. The factors that influence most in online purchase is analysed. Factor analysis, Chi Square and regression are conducted to analyse the data for the study. The results show that there are differences in the opinion on online purchase as well as the product preferences among gender. The factors which influence male respondents are merchant trustworthiness and personal online experience whereas for female respondents the factor influencing is personal online experience. It is observed that gender plays moderately significant role on the factors influencing online buying intentions.

**Key Words-**Relative advantage, trust, social influence, personal experience, online shopping intention, moderating role, gender.

## Introduction

The e-commerce business which is driven by web technologies is growing at a rapid pace. New applications and features are being introduced in the market ecosystem and the end user is the target (paytabs.com). The manner in which the user makes their online purchase decision is important. Various models are used to explain the consumers purchase decisions and it becomes difficult to ascertain the factors or to use all these factors for any research study. Since the results are depending on the context, the cultural background, and the products that the consumer purchases online, it becomes difficult to generalize the findings.

Various demographic variables are selected to understand the online buying behavior of consumers. Several researchers have made studies on individual demographic variable like age (Mammen, V.A et al. 2021), gender and age (Lian and Yen, 2014), and age, gender, and income (Hernández, 2011, Mammen, V A etal. 2024) influence on buying behavior. The role of gender as a moderator on the factors affecting online buying intentions is studied by Wu et al. (Zhang, X, 2003; Wu, Quyen 2017, Pathan and Bharathi, 2022). The present study uses variables which are not widely studied on in the Indian context. Among gender, the product preferences by male and female are different (Sarkar, R 2015). Gender moderates the effect of personal experience on online shopping behavior (Hernandez, B 2011).

For this study, the researcher has selected seven products based on their varied characteristics. The study is relevant as other medium of online platforms, like mobile commerce & online social network, is growing in popularity. While deciding to buy products online the respondents value variables like relative advantages, social influence and trustworthiness. They rely on their prior online experiences while making purchases. This study will analyze the relationship of the identified

factors on buying intention where gender is considered as a moderating variable. It also examines gender differences on product preference and buying intention.

**Review of Literature**

According to the IBEF reports, (ibef.org) e-commerce in India is expected to grow to USD 99 billion by 2024. The online platform growth can be credited to the cheaper data and higher mobile penetration in the country. As of July 2021, it is estimated that there are 784.59 million internet users. The key drivers of incremental growth are products like personal care, beauty and wellness, grocery and fashion/apparel.

Awal, M.R., et al. (2024) studied on the aftermath of covid-19 on consumers online purchase behaviour. Their research uses the SOBC framework to set a model for the study which utilises variables like online shopping experience, customers' satisfaction, trust, purchase intention, and customers' propensity to believe and act on fraud news. It also examines the moderating role of gender on the relationship (i) of Online Shopping Experience to Purchase Intention, and (ii) of Customer Trust to Purchase Intention. The findings of the study establish the moderating effect of gender in the relationship of Online shopping experience and trust on Purchase Intention.

Handayani et al. (2020) conducted a study on consumer intention to buy grocery online, where gender is considered as a moderator. The data was collected from 522 respondents and analysed using CB-SEM with AMOS 21.0 software. The factors identified were perceived price- search intentions, perceived channel risk, mobility and perceived difference in delivery time. Gender plays significant role in influencing the factors affecting consumer intention to buy online and to switch from the traditional way of buying groceries.

Zhang et al (2014) studied about the influence of reviews on online shopping decisions and the impact of gender. The data is analysed by experimental control and manipulation. The factors of emotional trust are competence, benevolence and integrity. By structural equation modelling it is observed that emotional trust has significant strong influence on purchase intention. The reviews had strong moderating effect on female consumers than for male consumers.

Sarkar R (2015) focuses on examining the role of gender on online shopping. His approach of study was to review literatures present in this area. Majority of the reviews reveal that women are interested in shopping but they are emotionally less satisfied with online shopping. Women tend to procure more information about products of purchase. Women are more interested in emotional and psychological involvement whereas men look for efficiency and convenience after buying.

Sebastianelli (2008) found that there was no difference among gender with regard to frequency of online browsing. There are differences in the products preferred and purchased. The US consumers were surveyed on seven quality dimensions like reliability, accessibility, convenience, ordering services, assurance, product content and credibility. Women respondents show significant importance for assurance which are rooted in privacy and security which are essentials for trust.

Kim et al (2013) investigated the impact of trust and gender on online tourism among respondents in South Korea. The factors that affect trust are navigation functionality, transaction security, and cost effectiveness which effect repurchase intentions. Gender had significantly moderate role in this study. Among male respondents cost effectiveness and impact of trust lead to repurchase intentions. The female respondents had stronger impact on navigation functionalities. The study leads to development of trust prediction methodologies and repurchase intentions. Construct to design the websites to appeal both the gender is described.

Past online purchase experience may be understood as the prior purchase interactions the consumer had while purchasing products and services online. Based on the interactions, a consumer may have a positive or a negative feeling towards the online medium and also to the products and services purchased. Studies by Shim &Drake (1990) suggest that purchase intentions are strengthened when consumers' have pleasant online experiences that reduces uncertainties. Jun, S. H. (2020) while investigating on Airbnb users' points out that prior experience had a favorable impact on intention to stay at Airbnb places.

Ramli et al. (2020) researched on the role of shopping experience moderating the effect of e-service quality dimensions on online purchase intention. The finding was that good online experience with vendors are likely to lead to future purchases.

Relative advantage can be understood as the extent to which a new technology is perceived to be superior to others. Relative advantage can be measured in terms of convenience, time-saving, cheaper, easy to order, unique, get discount, have a variety of information, informative, entertaining, wider assortments, fast, and enjoyable. Leerapong, A. (2013) while studying on purchasing through social network examined the diffusion of innovation theory on online purchase intention. The findings state that perceived relative advantage had a positive effect on online purchase intention. The same study also establishes the positive relationship of subjective norms, trust and past online experience on online purchase intention.

C. Dennis et al. (2010) in their study concluded that social influence did not exert any significant influence in the purchase intention. An explanation given for this is that the sample for the study was taken from college students who are techno-literates and though they lack the e-shopping experience they may not be influenced by others.

Laroche et al. (2005) points out that during an online operation the buyer need to trust the quality of the goods or services and also the vendor to deliver their purchase. Additionally, a trust-based partnership is required to ensure the security and confidently of the information transacted. C. Dennis et al. (2010) found that trust was a key factor during online exchange.

Researchers are able to point out the difference in online purchases among gender. A similar study by Dennis et al. (2010) on the e-shopping behavior of young women reveals that female shoppers found social e-shopping sites to be difficult to use but were more enjoyable and useful compared with the e-shopping websites.

Goode et al. (2007) emphasis in their paper the importance of trust. The findings establish the strong relationship of online reputation, perceived online security, and perceived reliability on behavioral intentions.

Alsajjan and Dennis (2010) demonstrate the importance of trust on users' intentions to adopt a technology. Further, subjective norm is said to influence users' trust on attitudinal intention.

Riley et al. (2009) in their study reveals that the consumers' likelihood to purchase online depend on the type of service. Also, personal experiences can impact how consumers perceive specific services available online. The study also points out that brands that are familiar have an advantage over less known brands. Further, an individual who had prior online purchase experience with any other product or service had a positive inclination to purchase a new service online.

Shim et al. (2001) in their study establishes the relationships between previous Internet purchase experience and online shopping intention. This finding is similar to the study made by Weber and Roehl (1999) who stated that earlier experience predicted the use of e-shopping

Foucault et al (2002) in their student on why students prefer to buy textbooks online when they had the same book available in the campus store, found that, previous purchase of any product or services online, professors' suggestion, an optimistic social setting, knowledge of online retailers, and belief that a latent need will be met online are predictors to shop online.

**Research design**

*Purpose of research*
The research is descriptive in nature. This research ponders on a few simple and relevant factors that are easy to understand from a customer point of view and are selected based on the interactions the researchers had with online consumers.

*Scope of the study*
Some of the products purchased online were hand-picked by the researchers. Researchers took care in including products that belonged to different product segments. The products selected for the study were Health supplements, Organic food, Clothing, Education, Cosmetics, Music, and Smart Phone. The selection of products was done by the researchers knowing that some of the products had wider popularity and sales online compared with the others. Respondents who had prior experience in purchasing products online were included in the study. Respondents were given the freedom to choose from the list, the product to which they were willing to respond to. A structure questionnaire was used for data collection. Convenience sampling method is applied. A google form questionnaire was mailed through email and other electronic media. The data was analysed using statistical tools.

## Objectives

1. To understand whether gender-wise preferences exist in selection of products shopped online.
2. To understand the influence of variables like relative advantage, trust, social influence and personal experience on shopping intention.
3. To examine the role of gender on the factors - relative advantage, trust, social influence and personal experience.
4. To examine the influence of factors like relative advantage, trust, social influence and personal experience on Buying Intention.
5. To construct regression models to explain the predictive values of the variables, using gender as a moderating variable.

## Hypotheses

1. $H_1$: There exists significant difference in the preference for products shopped online by male and female.
2. $H_2$-RA: there exists significant relationship between Gender and Relative advantage that affects online purchases.
3. $H_2$-POE: there exists significant relationship between Gender and Personal online experience that affects online purchases.
4. $H_2$-SI: there exists significant relationship between Gender and Social influence that affects online purchases.
5. $H_2$-MT: there exists significant relationship between Gender and Merchant trustworthiness that affects online purchases.
6. $H_3$-RA: there exists significant relationship between Relative advantage on Buying Intentions.
7. $H_3$- POE: there exists significant relationship between Personal online experience on Buying Intentions.
8. $H_3$- SI: there exists significant relationship between social influence on Buying Intentions.
9. $H_3$- MT: there exists significant relationship between Merchant trustworthiness on Buying Intentions.

## Questionnaire Design

Structures questionnaire is designed with 17 items for the study. A five-point likert-scale is adopted as measuring tool. Preliminary questions on demographics are also considered for the study.

## Sampling Design

The samples for the study are consumers who are online purchasers of experience goods. The sample size for the study is 256 and the respondents are from Bangalore city.

## Sampling and Data collection

The questionnaire was prepared using google form and was mailed to the prospective respondents through email and other electronic media. The data was collected during a two-month period. SPSS package was used to analyse the data with tools like cross tabulation, chi-square, factor analysis, ANOVA and regression. This study used regression modeling to test the mediating effect of gender in online shopping. Convenience sampling method was adopted. The questionnaire listed seventeen variables that were considered to influence online purchases.

## Limitations of the study

The respondents were mostly from Bangalore city. The responses were collected for selected products only which may not be adequate to generalize the findings of the study. Only gender was used as the demographic variable for the study. The responses collected may be biased because the researchers were not able to ascertain if the respondents had made an actual purchase for the selected products of the present study.

## Results and Discussion

Among 256 respondents, 121 responses i.e., 47% of respondents were male, and 135 responses i.e., 53% were female.

*Objective 1 -* To understand whether gender-wise preferences exist in selection of products shopped online.

The questionnaire had a list of products from which the respondents were asked to select a product of their preference. The cross-tabulation of gender and products was conducted. Male and female preferences differed in product purchases. Male respondents chose music (24%), followed by clothing & smartphone (16.5%), online education (15.7%), health supplements (9.9%), organic food (9.1%) and cosmetics (8.3%). Female respondents choose cosmetic (27.4%), clothing (23%), music (22.20%), online education (14.8%), smart phone (6.7%), organic food (4.4%) and health supplement (1.5%). Further to examine the significant differences in the preferences among gender chi-square test was done. It was observed that gender and the choice of products made online are not independent of each other. The results support this observation with a chi square value of 30.036 and a significance of .000.

*Objective 2* - To understand the influence of variables like relative advantage, trust, social influence and personal experience on online shopping intention.

Seventeen items taken for the study could be categorized to four variables, namely, relative advantage, trust, social influence and personal experience through factor analysis. Reliability test was performed to check for the internal consistency. The initial Cronbach's alpha score with 18 items was improved upon by removing one of the items. Cronbach's alpha score obtained with 17 items was .782 which is an acceptable score.

Factor analysis was conducted with the 17 items to check for the rationality of the items. The principal component method was employed, and the extraction of factors was fixed at four. Varimax rotation was done. KMO &Bartlett's test checks whether the sample is adequate for conducting the factor analysis. The KMO value of .774 shows that the distribution is adequate to conduct the factor analysis. The Bartlett's Test gives a significance value of less than .05 which also confirms the acceptance of the data for factor analysis.

The total variance of the items was 56.01% which is considered as good for the study.

Rotated Component Matrix help to identify the items that can be grouped together to form a factor. The mean of these items is grouped and taken for further analysis.

Rotated Component Matrix helped to identify the four factors from the seventeen items. The seven items related to saves time, less cost, wider choice, ease of ordering, discounts, convenience, and knowledge of the product were grouped to Relative Advantage. Items like, happy about the return policy, trust the offers given online, confident of on-time delivery and a secure payment were grouped as Personal Online Experience. The influence by friends, family, past purchases are grouped as Social Influence. Items like privacy concerns and trust the merchant were grouped as Merchant's trust worthiness.

Descriptive Statistics of the factors: The mean value of Relative Advantage (4.1384), Personal Online Experience (3.6982), Social Influence (3.7139) and Merchant Trustworthiness (3.2559) is observed.

*Objective 3* - To examine the role of gender on the factors - relative advantage, trust, social influence and personal experience. An ANOVA test is done to examine the relationship of gender on the factors that influence online purchases.

$H_1$-RA: Gender has no significant relationship on relative advantage that affects online purchases. The F-value for Relative Advantage is at 2.374 and p –value at 0.125. The significance value is more than 0.05 (at 5% level of significance) and so we fail to reject the null hypothesis. It states that there exists no significant relationship between Gender and Relative Advantage.

$H_1$-POE: Gender has no significant relationship on personal online experience that affects online purchases. The F-value for Personal Online Experience is at .953 and p –value at 0.330. The significance value is more than 0.05 (at 5% level of significance) and so we fail to reject the null hypothesis. It states that there exists no significant relationship between Gender and Personal Online Experience.

$H_1$-SI: Gender has no significant relationship on social influence that affects online purchases. The F-value for Social Influence is at .251 and p –value at 0.617. The significance value is more than 0.05 (at 5% level of significance) and so we fail to reject the null hypothesis. It states that there exists no significant relationship between Gender and Social Influence.

$H_1$-MT: there exists significant relationship between Gender and Merchant trustworthiness that affects online purchases. The F-value for Merchant trustworthiness is at 4.177 and p –value at 0.042. The significance value is less than 0.05 (at 5% level of significance) and so the null hypothesis is rejected. It states that there exists significant relationship between Gender and Merchant trustworthiness. Gender has significant influence on merchant trustworthiness for online purchases but gender does not have significant influence on relative advantage, social influence, and Personal Online experience for online purchases.

*Objective 4* - To examine the influence of factors like relative advantage, trust, social influence and personal experience on Buying Intention.

An ANOVA test is done to examine the relationship of the factors that influence online purchases on Buying Intention.
$H_2$- RA: there exists a marginally significant relationship between Relative advantages and Buying Intentions. The F-value for Relative Advantage is at 2.314 and p –value at .058. The significance value is around .05 which indicates that there exists a marginal significant relationship between relative advantage and buying intention.
$H_2$- POE: there exists a significant relationship between Personal online experience and Buying Intentions. The F-value for Personal Online Experience is at 4.377 and p –value at .002. The significance value is less than .05 and so the null hypothesis is rejected. It states that there exists significant relationship between personal online experience and buying intention.

$H_2$- SI: there is no significant relationship between social influence and Buying Intentions. The F-value for Social Influence is at 1.194 and p –value at .314. The significance value is more than 0.05 and so we fail to reject the null hypothesis. It states that there exists no significant relationship between social influence and buying intention.

$H_2$- MT: there exists a significant relationship between Merchant trustworthiness and Buying Intentions. The F-value for Merchant trustworthiness is at 6.039 and p –value at .000. The significance value is less than .05 and so the null hypothesis is rejected. It states that there exists significant relationship between merchant trustworthiness and buying intention.

The factors Personal Online Experience and Merchant trustworthiness shows significant influence on Buying intention, while Relative Advantage shows marginally significant influence on buying intention, and social influence do not have any influence on buying intention.

*Objective 5* - To construct regression models to explain the predictive values of the variables, using gender as a moderating variable.
Regression analysis was done to estimate the relationship between the dependent and independent variables. The test is done in three stages. In the first stage, the role of gender was supressed. In the second stage, regression test was done by taking male respondents only. In the third stage, regression test was done by taking female respondents only. The test results were compared.
In the first regression test, the dependent variable selected was Buying Intention and the independent variables were Relative Advantage, Personal Online Experience, Social Influence, and Merchant Trustworthiness. Stepwise method is used.

The R value shows the correlation between the predictors (Personal online experience and Merchant trustworthiness) and the dependent variable (Online purchase frequency). The correlation value is .325 and the R square value is .106. The R-square value states that 10.6 % of the variance in Buying Intention can be explained by the predictors, namely, personal online experience and merchant trustworthiness among any gender.

The regression - sum of squares is 79.459 and total sum of squares is 752.649 where the regression model is explained by around 11% of all the variability in the dataset. The F-statistic is 14.931. The p value of .000 indicates that there exists significant relationship between buying intention and the predictors, namely, personal online experience and merchant trustworthiness.

Since a step-wise regression method is used only those factors that are significant are shown. The p value of less than .05 indicates that there is a significant linear relationship between buying intention and the predictors, namely, Personal Online Experience and Merchant Trustworthiness.

As mentioned, the R- square value states that 10.6% of the variance in Intention is accounted for by the two factors personal online experience and merchant trustworthiness. The Beta value indicates the relative influence of the entered variables, that is, personal online experience (.284) which has the greater influence on purchase intention, followed by merchant trustworthiness (.209). The direction of influence for personal online experience and merchant trustworthiness are positive. The predicted value of the model is 3.15 which is considered as a good fit.

In the second regression test, the dependent variable selected was Buying Intention and the independent variables were Relative Advantage, Personal Online Experience, Social Influence, and Merchant Trustworthiness. Male respondents are used as the selection variable and stepwise method used.

The R value shows the correlation between the predictors (Merchant trustworthiness and Personal online experience) and the dependent variable (Buying Intention) for male. The correlation value is .413 and the R square value is .170. The R-square value states that 17.0% of the variance in Buying Intention can be explained by the predictors, namely, merchant trustworthiness and personal online experience among male respondents.

The regression - sum of squares is 67.085 and total sum of squares is 393.950 where the regression model is explained by around 17% of all the variability in the dataset. The F statistic is 12.109. The p value of .000 indicates that there exists significant relationship between buying intention and the predictors, namely, merchant trustworthiness and personal online experience.

A step-wise regression method is used only those factors that are significant are shown. Among male respondents, the p value of .000 indicates that there is a significant linear relationship between buying intention with Merchant Trustworthiness, and the p value of .053 indicates that Personal Online Experience has a moderate significance.

Among male respondents, the R- square value states that 17.0% of the variance in buying intention is accounted for by the two factors merchant trustworthiness, and personal online experience. The Beta value indicates the relative influence of the entered variables, that is, merchant trustworthiness (.320) has the greatest influence on online purchase intention, followed by, personal online experience (.211). The direction of influence for merchant trustworthiness and personal online experience are positive. The predicted value of the model is 3.13 which is considered as a good fit.

In the third regression test, the dependent variable is Buying Intention and the independent variables are Relative Advantage, Personal Online Experience, Social Influence, and Merchant Trustworthiness. Female respondents are used as the selection variable and stepwise method used.

The R value shows the correlation between the predictor (Personal online experience) and the dependent variable (Online purchase frequency) for female. The correlation value is .288 and the R square value is .083. The R- square value states that 8.3% of the variance in Buying Intention can be explained by the predictor, personal online experience among female respondents.

The regression - sum of squares is 29.654 and total sum of squares is 358.372 where the regression model is explained by around 8.3% of all the variability in the dataset. The F statistic is 11.998. The p value of .000 indicates that there exists significant relationship between buying intention and personal online experience.

A step-wise regression method is used only those factors that are significant are shown. The p value of .001 indicates that there is a significant linear relationship between buying intention with personal online experience among female respondents.

Among female respondents, the R- square value states that 8.3% of the variance in buying intention is accounted for by the factor personal online experience. The Beta value indicates the relative influence of the entered variables, that is, personal online experience (.404) has influence on online purchase intention. The predicted value of the model is 3.18 which is considered as a good fit.

Comparing the R-square values.

- The R- square value indicates that 10.6% of variance in Buying Intention can be explained by Personal Online Experience and Merchant Trustworthiness.

- Among males the R2 value is 17.0 % which indicates that 17.0 % of variance in Buying Intention can be explained by Merchant Trustworthiness Personal Online Experience.
- Among females the R2 value of 8.3% indicates that 8.3 % of variance in Buying Intention can be explained by Personal Online Experience.

The linear regression models for the buying intention and gender are given below.

$B.I_{(General)} = \beta_0 + \beta_1 v_1 + \beta_2 v_2 + \ldots + + \beta_n v_n$

Model-1: *Buying Intention (General)*

$B.I_{(General)} = 1.417 + (.284)$ personal online experience $+ (.209)$ merchant trustworthiness

In this case where gender is not used as a selection variable, $\beta_0$ is 1.417. $\beta_0$ (constant) is the value of Buying Intention when other co-variate variables are zero. $\beta_1$ is the value of Buying Intention when there is an increase in one unit score personal online experience, other co-variate variables being zero. $\beta_1$ of .284 means that for every one unit increase in score of personal online experience there is a corresponding increase in buying intention score of .284. $\beta_2$ of .209 means that for every one unit increase in score of merchant trustworthiness there is a corresponding increase in buying intention score by .209.

Model-2: *Buying Intention (Malel)*

$B.I_{(male)} = 1.342 + (.320)$ merchant trustworthiness $+ (.211)$ personal online experience

$\beta_0$ of 1.342 is the value of Buying Intention when other co-variate variables are zero. $\beta_1$ of .320 means that for every one unit increase in score of merchant trustworthiness there is a corresponding increase in buying intention score of .320. $\beta_2$ of .211 means that for every one unit increase in score of personal online experience there is a corresponding increase in buying intention score of .211.

Model-3: *Buying Intention (Female)*

$B.I_{(female)} = 1.698 + (.404)$ personal online experience

$\beta_0$ of 1.698 is value of Buying Intention when other co-variate variables are zero. $\beta_1$ of .404 means that for one unit increase in score of personal online experience there is a corresponding increase in buying intention score of .404.

The predicted value for the three models is 3.15 for general, 3.13 for male and 3.18 for female. The model shows the inter-relationship between the different variables on the buying intention. The models are considered to be of good fit.

**Conclusion and implications**

Online purchases have been growing rapidly in the new era. It is seen that four variables which are considered for the study namely relative advantage, trust, social influence and personal experience has major influence on purchase decisions where gender is considered as a moderating variable. The significant factors that influence male respondent for buying intention are merchant trustworthiness and personal online experience whereas the significant factor the influence the female respondents for buying intention is personal online experience. It signifies that gender differences have to be identified to market products and the factors that appeal to the gender has to be considered for online marketing. Gender shows significant difference in the preferences among the products selected for the study (Sebastianelli, R 2008). It is also observed that the male prefer product like music, clothing, smart phone and online education whereas the females prefer products like cosmetic, clothing, music and online education among the selected products studied on. Hence online marketers can analyse and observe the differences based on products preferences by gender and develop strategies to improve the buying attitude.

**Scope for further research:**

The study can further be taken forward by considering other moderating factors, like the moderating effect of perceived risk on the relationship of trust on online purchase intention, or the moderating effect of the familiarity with a brand or website on the relationship of trust on online purchase intention; the moderating effect of consumer confidence or self –

efficacy on the relationship of social influence on online purchase intention; the moderating effect of customer satisfaction on the relationship of shopping experience on online purchase intention. A study on rural and urban population can also be beneficial.

**Bibliography**

1.  Alsajjan, B., & Dennis, C. (2010). Internet banking acceptance model: Cross-market examination. Journal of business research, 63(9-10), 957-963.
2.  Ashok Mammen V, & T. Bharathi. (2024). Role of Persuasion in Online Purchases: A Conceptual Framework. Journal of Corporate Finance Management and Banking System , 4(04), 53–64. https://doi.org/10.55529/jcfmbs.44.53.64
3.  Awal, M. R., Hossain, M. S., Arzin, T. A., Sheikh, M. I., & Haque, M. E. (2023). Application of the SOBC model to study customers' online purchase intentions in an emerging economy during COVID-19: does gender matter?. *PSU Research Review*.
4.  Dennis, C., Jayawardhena, C., & Papamatthaiou, E. K. (2010). Antecedents of internet shopping intentions and the moderating effects of substitutability. The International Review of Retail, Distribution and Consumer Research, 20(4), 411-430.
5.  Dennis, C., Morgan, A., Wright, L. T., &Jayawardhena, C. (2010).The influences of social e-shopping in enhancing young women's online shopping behaviour. Journal of customer behaviour, 9(2), 151-174.
6.  Foucault, B. E., & Scheufele, D. A. (2002). Web vs campus store? Why students buy textbooks online. Journal of consumer marketing.
7.  Goode, M. M., & Harris, L. C. (2007). Online behavioural intentions: an empirical investigation of antecedents and moderators. European Journal of Marketing.
8.  Handayani, P. W., Nurahmawati, R. A., Pinem, A. A., &amp; Azzahro, F. (2020). Switching intention from traditional to online groceries using the moderating effect of gender in Indonesia. Journal of Food Products Marketing, 26(6), 425-439.
9.  Hernández, B., Jiménez, J., & Martín, M. J. (2011). Age, gender and income: do they really moderate online shopping behaviour?. Online information review.
10. Jun, S. H. (2020).The effects of perceived risk, brand credibility and past experience on purchase intention in the Airbnb context. Sustainability, 12(12), 5212.
11. "Kim, M. J., Lee, C. K., &amp; Chung, N. (2013). Investigating the role of trust and gender in online tourism shopping in South Korea. Journal of Hospitality &amp; Tourism Research, 37(3), 377-401."
12. Laroche, M., Yang, Z., McDougall, G. H., & Bergeron, J. (2005). Internet versus bricks-and-mortar retailers: An investigation into intangibility and its consequences. Journal of retailing, 81(4), 251-267.
13. Leerapong, A. (2013). Applying diffusion of innovation in online purchase intention through social network: A focus group study of Facebook in Thailand. Information Management and Business Review, 5(3), 144-154.
14. Lian, J. W., & Yen, D. C. (2014). Online shopping drivers and barriers for older adults: Age and gender differences. Computers in human behavior, 37, 133-143.
15. Mammen, V. A., Manohar, S. J., & Bharathi, T. (2021). Influence of age on browsing habits of consumers and the factors affecting the online purchase decisions. International Journal of Data Science, 6(4), 310-327.
16. Pathan, M. F., T, D. B. ., & Uniyal, D. M. . (2022). E-Commerce and Its Impact on Consumer Buying Behavior: A Study with Reference to Retail Industry in Bangalore. The Journal of Contemporary Issues in Business and Government, 28(4), 1512–1521. Retrieved from https://cibgp.com/au/index.php/1323-6903/article/view/2685
17. Ramli, M. S., Hassan, N., Ayob, N. H., Mat Halif, M., & Sumardi, N. A. (2020). The Moderating Roles of Online Shopping Experience on the Relationship between E-service Quality and Online Purchase Intention among Customers in the Klang Valley, Malaysia. Journal of Advanced Research in Dynamical and Control Systems.
18. Riley, F. D. O., Scarpi, D., & Manaresi, A. (2009). Purchasing services online: a two-country generalization of possible influences. Journal of Services Marketing.
19. Sarkar, R. (2015). The Role of Gender in Online Shopping. A Literature Review. Global Journal of Engineering, Science & Social Science Studies, 1(8), 25-31.
20. Sarkar, R. (2015). The Role of Gender in Online Shopping. A Literature Review. Global Journal of Engineering, Science &amp; Social Science Studies, 1(8), 25-31.

21. Sebastianelli, R., Tamimi, N., &amp; Rajan, M. (2008). Perceived quality of online shopping: Does gender make a difference? Journal of Internet Commerce, 7(4), 445-469.
22. Shim, S. & Drake, M. F. (1990). Consumer intention to utilize electronic shopping. Journal of Direct Marketing, 4(2), 22-33.
23. Shim, S., Eastlick, M. A., Lotz, S. L., & Warrington, P. (2001). An online prepurchase intentions model: the role of intention to search: best overall paper award—The Sixth Triennial AMS/ACRA Retailing Conference, 2000☆. Journal of retailing, 77(3), 397-416.
24. Weber, K., & Roehl, W. S. (1999). Profiling people searching for and purchasing travel products on the World Wide Web. Journal of travel research, 37(3), 291-298.
25. Wu, W. Y., Quyen, P. T. P., & Rivas, A. A. A. (2017). How e-servicescapes affect customer online shopping intention: the moderating effects of gender and online purchasing experience. Information Systems and e-Business Management, 15(3), 689-715.
26. Zhang, K. Z., Cheung, C. M., &amp; Lee, M. K. (2014). Examining the moderating effect of inconsistent reviews and its gender differences on consumers' online shopping decision. International Journal of Information Management, 34(2), 89-98.
27. Zhang, X., & Prybutok, V. R. (2003). TAM: The moderating effect of gender on online shopping. Journal of International Information Management, 12(2), 8.

**Websites**

1. https://site.paytabs.com/en/how-technology-has-made-the-online-shopping-experience-more-enjoyable/
2. https://www.ibef.org/industry/ecommerce.aspx