

The Effect of Gender Differences on Online Shopping Payment Methods: An Abstract

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Abstract This study examines the gender effect on consumer attitudes toward payment methods of online shopping. One of the main goals of this study is to close the gap left by previous studies' failure to address critical factors that may affect consumer online shopping behavior. It has been proven that men and women process information differently, mainly because women tend to engage in more detailed, elaborative, and comprehensive information processing compared to men (Dubé & Morgan, 1996; Meyers-Levy, 1989).

Hence, what happens to male vis-à-vis female attitudes and behavioral intention when they face the two main payment methods, online payment methods and cash on delivery (COD), for online shopping? What are male and female consumers' attitudes toward the effect of perceived risks on online shopping intention? These are challenging questions, which have seldom been explored by previous works that have investigated online shopping. This paper explores gender preferences, primarily to represent an interesting case of providing online payment methods to address these preferences.

Empirical analysis uses data from 526 valid Chinese consumers' responses to a questionnaire. Forty-five percent of the respondents were male. After make sure that data have no problems with common bias variance, reliability, and validity we used structural equation modeling (SEM) to perform multigroup analysis. The empirical results show four hypotheses are not rejected, and one hypothesis is rejected.

The empirical results present that both male and female consumers show their high concern about the importance of cash on delivery (COD) and perceived risks when shopping online; especially female consumers pay more attention to these two factors than their male counterparts. Female consumers express a low confidence

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about online payment methods comparing to male consumers. In addition, it was found that when female consumers recognized perceived risks, their online shopping intention was lower than male consumers. The critical finding of our study is that gender influences consumers' attitudes toward payment methods, perceived risks, and online shopping intention in online shopping.

References Available Upon Request