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The Influence of Gender on Online Consumer Decision Making: A Review

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Abstract:

The globalized business community and policymakers need to understand how gender influences the consumption decisions of online consumers, to enable them to do better planning. The extant literature shows that men and women behave differently regarding how they make online decisions. This study seeks to analyze the findings of the extant literature, toward highlighting research gaps that need further investigation. To do this, fifty peer-reviewed papers on gender-related online consumer studies are sampled from 33 journals. The study, among other observations, finds that more experiments are needed to supplement the survey method in the field investigations. It also identifies that there is a need for further studies to test the effects of cross-cultural differences on online consumption, within the context of gender. Other research gaps that need further attention are comparative studies on how different age groups of the same gender behave online, testing the effects of gender on online commerce between developing economies and developed economies, as well as broadening the scope of the research from online shopping to other areas such as online ticket booking, and online entertainment services.

Keywords: *gender differences, online consumer decision making, consumer behavior, online shopping, shopping motivation, customer loyalty, customer satisfaction*

1. Introduction

The last three decades have seen a continuous increase in research, seeking to find the impact of gender on consumer behavior. This phenomenon has simultaneously coincided with advancements in electronic commerce and internet-related business in general. The extant literature finds that men and women behave differently on the internet and, more especially, in making consumer decisions on the internet. The phenomenon of gender difference concerning response to information has long been of research interest with clear evidence that males behave differently from females in how they process information (Meyers-Levy and Maheswaran 1991; Pedersen and Nelsen 2019). Men and women are perceived to behave differently in how they handle online information, and how they measure their credibility (Bhagat and Williams 2008; Sun et al. 2019). These findings emphasize the need for e-retailers, online business managers, and marketers to understand the composition of their target market, toward incorporating them into their web design and marketing strategies. Gender-based behavioral patterns should, therefore, be identified and factored into website development. Knowing what the consumer wants from the website, why they have that preference, and providing prompt response to inquiries is important in e-commerce advertising (McMahan and McMillan 2009).

An overview of the extant literature shows that there have been significant investment and research into understanding the impact of gender variations on internet commerce. Studies have investigated how men and women perceive risk in online transactions (e.g., Lin et al. 2018; Ho and Awan 2019). There have been comparisons of online customer loyalty between men and women (e.g., Khan and Rahman 2017), and motivations to shop online (e.g., Noble, Griffith, and Adjei 2006). Other studies tested how gender influences the handling of information between men and women (e.g., Cowart and Darke 2013). Li and Kirkup (2007) studied the interplay of gender differences among different cultures in online decision making. Men and women do handle distrust in online commerce differently (Liu et al. 2017). Wang and Kim (2019) also identified that both genders have diverse perceptions of e-service quality. The online consumer behavior research has been survey-dominated (Darley, Blankson, and Luethge 2010) with few case studies and experiments. The author also identifies that although more studies seek to prove the existence of gender differences in different dimensions, there are inadequate findings on how businesses can manage the existing differences. There are also existing lapses in finding the factors that motivate men and women differently, concerning their customer service demands to service providers. For instance, Melnyk, van Osselaer, and Bijmolt (2009) identified that women are more loyal to individual service providers than men, while men are comparatively more loyal to service providers who are a group other than an individual. There is a need for further studies to investigate the reasons for these differences and find strategic solutions. Other studies on the interplay of gender differences among different age groups, also present important insights for future research (e.g., Lian and Yen 2014; Law and Ng 2016). These dual studies, have established

that people in their young ages, tend to behave differently from adults. This also presents a need to categorize the research among demographic groups.

This review aims to analyze the existing literature to identify research gaps that need further investigation. The study, therefore, adopts a content analysis of the findings in 50 peer-reviewed papers, sampled from 33 marketing and consumer behavior related journals. The study makes a significant impact on consumer behavior research. It is also relevant to professionals and online business owners as it encapsulates the previous findings in a single document, and creates a reference point for future research and business management. Finally, it gives guidelines to web-designers, toward providing customer satisfaction for both genders.

2. Methodology

The study conducted a content analysis of the findings in 50 peer-reviewed papers sampled from 33 marketing and consumer behavior related journals. The review process is presented in Figure 1, as shown below.

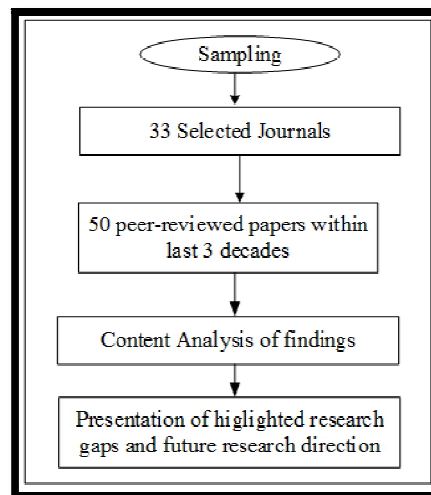


Figure 1: Review Process

2.1. Data Collection

The journals studied in this review, together with their respective sampled papers, are presented in Table 1. The table indicates the broad nature of research on gender, due to its complexity and importance to different online service provision categories. The selected journals have been established to be comprehensive. They, therefore, offer quality references for data reliability. Data is essential, but its trustworthiness determines its value (IBM 2019).

Journal Studied	Number of Articles
Journal of Internet Commerce (JIC)	6
Management Science (MS)	2
European Journal of Marketing (EJM)	1
African Journal of Business Management (AJBM)	1
Journal of Consumer Marketing (JCM)	2
Market Letters (ML)	3
Victims & Offenders (VO)	1
Journal of Retailing (JR)	3
The Service Industries Journal (SIJ)	1
Feminist Media Studies (FMS)	1
Social Science Quarterly (SSQ)	1
Journal of Management Information Systems (JMIS)	1
International Journal of Consumer Studies (IJCS)	1
Service Science (SS)	1
Journal of Global Scholars of Marketing Science (JGSMS)	1
International Journal of Contemporary Hospitality Management (IJCHM)	1
Information Systems Frontiers (ISF)	1
Industrial Management & Data Systems (IMDS)	1
Psychology & Marketing (PM)	3
Journal of Interactive Advertising (JIA)	1
Journal of Travel & Tourism Marketing (JTTM)	1
Public Administration (PM)	1
Nankai Business Review International (NBRI)	1
Applied Economics (AE)	1
Journal of Consumer Research (JCR)	1
Journal of Service Science and Management (JSSM)	1
Electronic Commerce Research (ECR)	1

Journal Studied	Number of Articles
Computers in Human Behavior (CHB)	4
Contemporary Accounting Research (CAR)	1
Journal of Business Research (JBR)	2
Journal of Retailing and Consumer Services (JRCS)	1
Computers & Education (CE)	1
Journal of Marketing (JM)	1
Total	50

Table 1: List of Journals Studied and Number of Publications

3. Findings

For content analysis and straightforward interpretation, the findings are presented chronologically from 1991 to date, as shown in Table 2.

Author	Method	Sample Size	Sample Source	Independent Variable	Dependent Variable	Findings
Meyers-Levy and Maheswaran (1991), JCR	Experiment	45 males and 45 females	Students	Gender	Processing strategies	Men and women process information differently in consideration of the response task and how vivid the information is.
Fischer, Gainer and Bristor (1997), JR	Experiments	3 sets	Fast food restaurants	Gender of the service provider	Perceptions of service quality	Although women were rated as better food servers, it was not significant in measuring service quality.
Otnes and McGrath (2001), JR	Experiments and survey	Wave 1 (18 men and 14 women in 200 shops) Wave 2 (53 consumers)	(1993-1994) Consumers of a shopping mall (1998-1999) Undergrad students	Men	Shopping behavior	Men who shop have achieved gender-role transcendence, and have found ways to satisfy an ethic of achievement in the marketplace.
Hills and Argyle (2003), CHB	Survey	220	Adult internet users	Difference in personality	Use of internet services	Gender and age significantly influence patterns of use.
Garbarino and Strahilevitz (2004), JBR	Experiment	182	Undergrad students	Gender differences	Perceived online purchase risk	Women perceive a higher level of risk in online purchasing than men. They are also influenced by the recommendation of online markets by friends than men.
Hess, Fuller and Mathew (2005), JMIS	Experiment	259	Undergrad students	Social Multimedia, Gender, Playfulness	Decision-Making Performance	Women report higher levels of involvement with the decision aid than men.
Kempf, Laczniak and Smith (2006), ML	Experiment	40 women and 35 men	Randomly selected participants	Gender	Advertising and product trial information	Women are more sensitive to the comprehensiveness of the trial information while men tend to use readily available information to form brand judgments, and are less likely to notice that other attribute information is unavailable in the product trial.
Hargittai and Shafer (2006), SSQ	Survey	100	Internet users from Mercer County, USA	Gender	Technological abilities	Men and women do not differ greatly in their online abilities.

Author	Method	Sample Size	Sample Source	Independent Variable	Dependent Variable	Findings
Noble, Griffith and Adjei (2006), JR	Survey	2000	Consumers in USA	Gender, shopping motives	Merchant loyalty	Gender significantly influences shopping motives, and shopping motivation differences influence local merchant loyalty. Males are more prone to information attainment and convenience seeking, whereas females are more prone to uniqueness, assortment seeking, social interaction, and browsing.
Bakewell and Mitchell (2006), JBR	Survey	480	Retail shoppers	Gender	Decision making styles	Males and females behave differently in making purchase decisions.
Andrews et al. (2007), EJM	Online Survey	631	Online purchasers	Gender	Consumption values, choice to purchase online	Male online purchasers are discriminated from female purchasers by social value and from male non-purchasers by conditional value. Female purchasers are discriminated from male purchasers by functional value and from female non-purchasers by social value. Female non-purchasers are discriminated from female purchasers by conditional value. Male non-purchasers are discriminated from male purchasers by functional and social value.
Li and Kirkup (2007), CE	Survey	220 Chinese 245 British	Students	Gender, cross cultural differences	Internet use	Gender differences are higher in the British group than the Chinese group with respect to attitude towards internet and technology.
Li, Glass and Records (2008), JIC	Survey	372	Students	Gender	New technology adoption, use of mobile commerce	Males move through the adoption stages at a more rapid rate than females do.
Cho and Jialin (2008), JIC	Online Survey	120	Consumers in Singapore	Gender	Online purchasing attitude, emotional expectations, trust, self-efficacy	Emotional expectations, trust, and self-efficacy have a significant influence on online purchases. Women have lower trust and self-efficacy in internet commerce as compared to men.
Janda (2008), JIC	Survey	404	Online consumers	Gender	Privacy, security, credibility, virtual experience	While concerns with security and virtual experience negatively influence purchase likelihood for all consumers, concerns about privacy and online information credibility affect purchase likelihood only for female consumers.
Seock and Bailey (2008), IJCS	Survey	1277	US College Students	Students' shopping orientations, gender differences	Online information searches, purchase behaviors	Female students have higher shopping enjoyment, brand/fashion consciousness, price consciousness, and shopping confidence than males.

Author	Method	Sample Size	Sample Source	Independent Variable	Dependent Variable	Findings
Sebastianelli, Tamimi and Rajan (2008), JIC	Survey	422	Online consumers in USA	Gender	Perceived quality of online shopping	Women significantly place more importance on assurance than men.
Bhagat and Williams (2008), JCM	Structured interviews	150	Consumers and service providers	Relationship strength moderated by gender	Professional service relationships	Gender has a significant moderating role in influencing service relationships.
Barber, Dodd and Kolyesnikova (2009), JCM	Online survey	543	Some employees in USA	Gender differences	Information search, purchase confidence	Males find impersonal sources of information and published material more valuable than females. Females consider personal sources of information more vital than males. Males find recommendations from friends/family and retail sales clerk most valuable, as did females. Males have a higher level of purchase confidence than women.
McMahan, Hovland and McMillan (2009), JIA	Experiment, survey	40 men and 40 women (80)	College-age students (Generation Y)	Gender differences, interactivity	Internet advertising	Men and women differ in their usage and time spent on the various types of interactive features available on corporate Web site, especially human-to-computer interactions. However, the overall time spent on online shopping is not significantly different.
Melnyk, van Osselaer and Bijmolt (2009), JM	Experiment	75 female 89 male	Undergraduate students	Gender differences	Customer loyalty	Women are more loyal than men when the object of loyalty is an individual. The men are more loyal when the object of loyalty is a group.
Huang and Yang (2010), AJBM	Survey	639	High school students in Taiwan	Gender	Adolescent online shopping motivations	Male adolescents hold significantly more positive attitudes toward online shopping on utilitarian motivations (for example, convenience, lack of sociality, and cost-saving) than the female adolescents whereas, female counterparts put more emphasis on hedonic motivations (for example, adventure, sociality, fashion, and value) on internet consumption.
Darley, Blankson and Luethge (2010), PM	Literature review			Online consumer behavior	Decision-Making Process	Student samples are prevalent among the studies identified, and the research method is biased toward the survey method as opposed to experimentation.
Hassan (2010), CHB	Survey	80	Students	Gender differences	Shopping attitude	Females value the utility of online shopping less than their male counterparts do.
Bae and Lee (2011), ECR	Experiment	75 male, 75 females	Graduates and undergraduates	Gender	Perception of consumer reviews	The effect of online consumer reviews on purchase intention is more substantial for females than males.
Jackson, Stoel and Brantley (2011), JRCS	Survey	262	Purchasers at a mall	Gender	Shopping value, mall attributes	Females derive greater levels of hedonic shopping value from a trip to the mall.

Author	Method	Sample Size	Sample Source	Independent Variable	Dependent Variable	Findings
Punj (2012), PM	Theoretical Analysis of research			Online consumer decision quality	Features of electronic environments	Decision quality in online settings is influenced by both a macro level cost-benefit mechanism and micro-level heuristics that are locally optimal.
Adams and Funk (2012), MS	Survey	628	CEOs and board members of firms in Sweden	Gender	Security and risk in decision making	Women are more traditional and security-oriented than men. Female directors are more risk-loving than male directors.
Melnyk and van Osselaer (2012), ML	Experiment, survey	Method 1 (55) Method 2 (108)	Undergraduate students	Gender differences	Loyalty programs	Men respond more positively than women to loyalty programs that emphasize status, but only when their higher status is highly visible to others. In contrast, women respond more positively than men to loyalty programs that emphasize personalization, but only for personalization in private settings.
Cowart and Darke (2013), ML	Experiment	183	Business students	Age and gender	Unethical sales tactics	It is easier for women and older men to be persuaded to purchase inferior products than younger men.
Lian and Yen (2014), CHB	Survey	820	Adults (60-65 years)	Age and gender	Online shopping motivations for older adults	Although value, risk, and tradition are identified as the main drivers of older adults to purchase online, there are no significant gender variations.
Francis et al. (2015), CAR	Experiment	4661 firm-year observations	Execu Comp database	Gender differences	Financial reporting	Females are risk-averse compared to males in upholding conservative financial reporting policies.
Friedmann and Lowengart (2016), JSSM	Focused group discussion	30	Undergraduate students	Gender	Choice of banking services	Cost is more important to men than women, while other service characteristics are salient for both genders.
Donner (2016), VO	Survey	522	College Students	Gender	Online crimes by College students	Men are more likely to engage in online offenses across the socialization variables of self-control and immersion into the cyber environment. Men and women commit statistically similar rates of digital piracy when self-control levels are low, and they also engage in similar rates of digital piracy and hacking offenses when Internet use is high.
Chai et al. (2016), CHB	Experiment	30 males, 30 females	College Students	Gender differences	Communication, online decisions	The influence of online communication differs between men and women, and the influence is largely positive to both males and females.
Filippin and Crosetto (2016), MS	Meta-analysis	54	54 replications of the Holt and Laury risk elicitation method	Gender	Risk attitudes	Males are more risk-tolerant than females.

Author	Method	Sample Size	Sample Source	Independent Variable	Dependent Variable	Findings
Law and Ng (2016), JGSM	Survey	400	Online purchasers in Hong Kong	Age and gender	Online purchase intention	Users aged 41-50 have a higher perceived ease of purchasing than older users (aged 51-70), and males have stronger personal innovativeness and value perceived usefulness than females.
Li and Chang (2016), IJCHM	Survey	424	Selected online hospitality communities	Gender, trust, perceived playfulness	Online social network in hospitality	Affective commitment to online WOM is stronger for females, while normative commitment to online WOM is stronger for males.
Liu et al. (2017), IMDS	Survey	115	College students and faculty members	Gender differences	effects of distrust	Distrust reduces male consumers' perceptions of usefulness and ease of use towards an online service provider while increasing their adoption intention. For females, distrust reduces both perceived ease of use and adoption intention for an online service provider.
Khan and Rahman (2017), SS	Survey	356	Bank account holders	Gender	Brand Experience, emotional attachment to services	Gender moderates the relationships shared by emotional attachment and brand experience with brand loyalty. Males and females perceive emotions and experiences differently, which affects their level of brand loyalty.
Gong, Liu and Wu (2018), SIJ	Survey	307	WeChat users	Gender	Trust in mobile social networking services	Social ties and reputation have dominant effects on the trust of male users, whereas structural assurance has a more significant effect on the trust of female users.
Han (2018), FMS	Case study	1 group	Gender Watch Women's Voice	Gender	Social media space for women	In the Chinese context, what digital feminist activism has brought about is not social change but the increasing problem of misogyny online.
Lin et al. (2018), ISF	Survey	318	Undergraduate students	Gender differences	Online consumer purchase decision making	Interactivity and perceived risk influence attitude formation more for males than females, while vividness and diagnostics influence attitude formation more for females than males.
Meng and Han (2018), JTTM	Online Survey	369	Working-holiday makers	Sensation-seeking and gender	Working-holiday decisions	Although all the constructs of the Theory of Planned Behavior inform decision making by both genders, there exists a significant difference in the antecedents of making decisions between the genders.

Author	Method	Sample Size	Sample Source	Independent Variable	Dependent Variable	Findings
Adhikari and Panda (2019), JIC	Survey	306	Social networking users	Gender and age	Social networking fatigue, consumer discontinuance intention	Females tend to experience social network fatigue more as compared to males due to increased privacy concerns. The age-group of 28-37years is prone to privacy concerns as they fall considerably in the office-going and socially active group. The high usefulness of the social networking platforms considerably lowers the chances of experiencing social networking fatigue
Ho and Awan (2019), JIC	Survey	526	Online consumers	Gender	Consumer attitudes toward payment methods	Female consumers express lower confidence in using online payment methods than males due to their risk-averse attitude.
Dai et al. (2019), PM	Experiment	83 men and 93 women	Starbucks' customers selected from different cities who shop at least a few times every week on the internet.	Gender differences	Attitudes towards online shopping	There is an unfortunate but disliking attitude toward online shopping among female consumers in China. The females give more pleasant descriptions of offline shops than online shops. The men have a great attraction to online transactions.
Pedersen and Nelsen (2019), PM	Case study	52	Case-workers	Gender similarity bias, gender stereotype beliefs	Bureaucratic decision-making	People are more inclined to make decisions that favor their gender.
Wang and Kim (2019), NBRI	Online Survey	330	Online consumers in China	Gender differences	Service quality, consumer behavior	e-Service quality is essential to both male and female customers. There are significant gender differences in the responsiveness and reliability dimensions of e-service quality, which affects customer satisfaction. The impact of female customer satisfaction on customer loyalty is more substantial than for male customers.
Sun et al. (2019) AE	Survey	377	Online customers of consumer electronic stores	Gender differences	Responses to electronic word-of-mouth	There are gender differences specific to the search effort, product involvement, and information credibility. Women with strong online ties tend to be more involved in the product information and to find the information more credible. Also, when women have an increased search effort, they are more likely to have the intention to spread eWOM.

Table 2: Findings in Chronological Order

4. Content Analysis of Findings

An analysis of the studies in Table 2 shows that the most common methodology used are surveys (72%), with 28% being experiments. Cowart and Goldsmith (2007, p.646) expressed the need for more experiments, which this study also supports. Consumer behavior research should include a significant observation via experiments and observed causality (Darley, Blankson, and Luethge 2010). For example, to undertake a study seeking to identify what motivates women to depend more on assurance, a controlled experiment would be helpful, in addition to the emotions, respondents

do express in surveys (including interviews and questionnaires). A combination of both methods can also increase the reliability of the studies. The influence of gender on consumption decisions among different age groups (e.g., Lian and Yen 2014; Law and Ng 2016), and gender-biased studies also give indications of some notable areas that need strategic research (Otnes and McGrath 2001). The online consumer is presented with specialized markets such as male-only, female-only, and gender-neutral. Gender-biased studies will, therefore, enable all these business modules to have a fair share of the findings, relevant to their needs.

As indicated earlier in the introductory statements, the extant literature studied the independent variable (gender differences) under perceived online risks, online consumer loyalty, online shopping motivations, information and decision processing, socio-cultural differences, distrust, and perceived e-service quality. These are analyzed in the following sections.

The findings reveal that women are generally more risk-averse than men (Garbarino and Strahilevitz 2004; Janda 2008; Sebastianelli, Tamimi, and Rajan 2008; Francis et al. 2015; Filippin and Crosetto 2016; Lin et al. 2018; Ho and Awan 2019; Sun et al. 2019). Due to their risk-averse attitude, female consumers express lower confidence in using online payment methods than males (Ho and Awan 2019). Females tend to experience social network fatigue more as compared to males due to increased privacy concerns (Adhikari and Panda 2019). In a related consumer behavior research that investigated the interplay of gender differences among company directors, it was identified that, contrary to the findings of online consumers, female directors are more risk-loving than male directors (Adams and Funk 2012). This finding, however, contravenes the overwhelming approval of the majority of the studies. Perhaps the causative agent of women being more risk-averse is shown in (Cewart and Darke 2013), which finds that it is easier for women and older men to be persuaded to purchase inferior products than younger men. Future research into online transaction risk can find solutions for business owners to be able to satisfy the demand of both genders with more detailed information-sharing with their female consumers.

Consumer loyalty in online business has been investigated by (Noble, Griffith, and Adjei, 2006; Melnyk, van Osselaer, and Bijmolt 2009; Melnyk and van Osselaer 2012; Li and Chang 2016; Khan and Rahman 2017). It has generally been established that both men and women perceive emotions and interpret experiences differently, which affects their level of loyalty (Khan and Rahman 2017). Women have an affective commitment to online services, while men have a normative commitment to online services (Li and Chang 2016). Concerning loyalty programs such as promotions, men respond more positively to loyalty programs that emphasize status while women respond more positively to loyalty programs that emphasize personalization in private settings (Noble, Griffith, and Adjei, 2006; Melnyk and van Osselaer, 2012). In a more interesting revelation, women are perceived to be more loyal to individual service providers, while men are more loyal to group service providers (Melnyk, van Osselaer, and Bijmolt 2009). It is evident from these findings that loyalty programs must be designed strategically with consideration not only to the emotions of the consumer, but the type of company that is providing the services. Further studies into workable strategies to meet this need, aside from comparative studies, using brand owners and franchisees to uncover the gender influences, is imperative.

There have been efforts to identify the factors that motivate men to do online consumption as compared to women. The motivations have generally been divided into utilitarian and hedonic motivations. The literature associates hedonic motivations with females and utilitarian motivations with males (Huang and Yang 2010). According to Cho and Jialin (2008), online purchase is motivated by emotional expectations, trust, and self-efficacy. Women are also perceived to have lower trust and self-efficacy in internet commerce as compared to men. Other studies identify friend and family recommendations (Barber, Dodd, and Kolyesnikova 2009; Gong, Liu, and Wu 2018), online consumer reviews (Bae and Lee 2011), a cost-benefit mechanism (Punj, 2012; Friedmann and Lowengart 2016), value, risk, and tradition (Law and Ng 2016; Lian and Yen 2014) clarity and assurance (Lin et al. 2018). These studies have given indications of different gender influences on all these findings. For instance, Bae and Lee (2011) gave indications that women are influenced more by consumer reviews than males. Experts and businesses should conduct experiments and case studies to identify the gender influences on their businesses using these findings as their variables. These could give strategies to moderate the existing findings.

Li and Kirkup (2007) investigated the influence of gender differences on cross-cultural customers. The results show that gender has a stronger influence on British customers than Chinese customers concerning attitude towards the internet and technology. This finding presents a complicated situation that needs the attention of researchers. Future research would need more experiments among different nationals and races to add to the literature.

It has also been established that men and women generally process information and decisions differently. It is easier for women and older men to be persuaded to purchase inferior products than younger men (Cewart and Darke 2013). Even in advertisements, women are convinced by more comprehensiveness trial information while men use readily available information to form brand judgments (Kempf, Lacznia, and Smith 2006). Even though men may generally not be very inquisitive, it is evident from these studies that younger men and older men may behave differently. Further studies can do comparative studies of decision making between young men and older men to provide businesses with new information to handle consumers within these distinct age groups.

The literature identifies the importance of assurance to women online consumers in building their trust for products and services, unlike men who rely on existing knowledge, social ties, and seller reputation (Sebastianelli, Tamimi, and Rajan 2008; Gong, Liu, and Wu 2018). The evidence also shows more negative effects of distrust on females than men. Although it has the propensity to reduce male consumers' perceptions of usefulness and ease of use, it does not reduce their adoption intention. For females, distrust reduces both perceived ease of use and adoption intentions (Liu et al. 2017). Perhaps this is so because women are more risk-averse than men. Communicating the right information to consumers is essential as it gives good user recommendations to the service provider.

The impact of customer satisfaction on customer loyalty is more substantial for females than males (Wang and Kim 2019). Service quality is, however, important to both male and female customers. The studies have, therefore, shown that there exists a significant gender difference in the responsiveness and reliability dimensions of e-service quality, which affects customer satisfaction. Future studies can identify solutions to moderating these differences with case studies, experiments, and more customer interviews.

5. Discussion, Conclusion, and Future Research Directions

The study addressed the significant findings of the extant literature from the sampled papers and identified that surveys were dominantly employed by past studies with only about 28% having experiments. More case studies and experiments can be applied to future studies, especially in solving problems related to the perceived men and women biased-loyalty to a group and individual service providers, respectively. Melnyk, van Osselaer, and Bijmolt (2009) also indicated that more exploratory studies are needed to test their findings on this subject. This study, however, finds that there have been little investigations on the phenomenon ever since. It is unclear if their findings only apply to the respondents they used or fits generalization. It, therefore, needs further investigation. This recommendation agrees with earlier propositions by (Coward and Goldsmith 2007; Darley, Blankson, and Luethge 2010).

The research on cross-cultural gender differences has not received enough attention, as shown in the literature. It is unclear if the findings of Li and Kirkup (2007) can still be generalized. Their study realized that the online consumer differences between Chinese men and women were more significant than that existing between British men and women. It indicates that some relevant comparative studies could give ground-breaking findings. For instance, there could be a comparison of how gender impacts online commerce in a developing economy against a developed economy. Another scenario could be comparing this independent variable among different genders or continents. With the global economy increasingly relying on electronic commerce, this direction of research would be very viable.

There have also been indications that quite a significant number of studies surveyed college and undergraduate students. The findings of those studies can be observed with different age groups or comprehensive studies to test the current applicability and relevance of those generalized results. This experiment is vital in the context that different age groups of the same gender could have different behaviors towards online service consumption. For instance, Cowart and Darke (2013) identified that it is easier for women and older men to be victims of unethical behavior on the internet, such as cyber-crimes and the purchase of fake products than younger men. Perhaps a further study to compare the attitude of male adolescents and men of 40 years and above could either confirm or challenge the earlier findings. It should also be noted that the purchase experiences of consumers are mutually exclusive. The dependent variables used could also give different results in different world regions or societies. These further investigations are, therefore, essential to give reliable recommendations to global businesses.

It also appears that extensive research has gone into measuring customer loyalty between men and women. It has been identified that women have an affective commitment, while men have a normative commitment to online services (Li and Chang, 2016). Also, women are more loyal to individual service providers, with men comparatively loyal to group service providers. This raises a new question of how these gender differences could relate to consumer loyalty in the context of (brand owners versus franchises). The online business currently boasts of many franchising companies and third-party contracts. Exploring this area would be very insightful for such contract arrangements.

Also, the literature indicates that women are influenced more by online consumer reviews than men (Bae and Lee, 2011). There are also findings showing that women prefer assurances than men and are also influenced more by the perceived quality of service and perceived distrust than men. It is unclear if these findings will produce the same findings in the context of gender-neutral shops versus single-gender shops. For instance, if women were to buy from female-only shops, would they be concerned about the product reviews as they would for gender-neutral shops? These studies would be beneficial to managers of these online businesses.

Although the online environment has a broad scope, it is evident that the gender subject has been treated in a few sections leaving the rest. Online advertisements, online shopping, online payment, and internet service provision have been covered, leaving others such as online ticket booking, entertainment websites, sports betting, online auctions, and e-government services. This observation is consistent with the recommendations in (Darley, Blankson, and Luethge 2010). These dependent variables would also need investigations in future research.

This study reviewed 50 peer-reviewed papers, which suggests that there may be other scattered findings that are not included in the content analyses. The author, however, sampled the publications from comprehensive journals, so the findings are reliable. The discussions present viable research gaps that need further investigation to enrich the consumer behavior literature. The analyses also present important highlights which are beneficial to the online businesses and professionals in solving particular problems related to their customer service strategies. In summary, the study identified the various ways in which gender influences online consumer decisions and presents the existing research gaps for future studies. There are still many latent areas that need further studies.

6. References

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