CUSTOMER'S PERCEIVED E-SERVICE QUALITY: ROLE OF GENDER DIFFRENCES IN ONLINE SHOPPING

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Abstract

The article aims at studying the various dimensions of e-service quality affecting online shopping behavior and to examine whether gender differences exist in the perceptions of e-service quality dimensions in online shopping. Additionally it focuses on determining whether gender makes a difference in online purchase preference. An empirical study was conducted where 80 individuals responded towards the questionnaire including 40 male and 40 female. The study describes the market characteristics and functions with the purpose of examining the gender based differences, their effect on their perception towards e-service quality dimensions and the purchase preferences towards online shopping. The study included the various e-service quality dimension with the help of literature studied. The results showed that in most of the e-service quality dimensions perceptual differences were found across the gender. Additionally it also revealed the significant differences in terms of product preferences across the gender. The study contributes towards the development of the various e-commerce models and helps the various e-commerce companies as well as the online vendors to understand the perceptual differences across the gender which will help them to increase their revenue and improve upon their strategies. The study will also benefit the society by providing the various critical factors to be considered while shopping online and would create more awareness among them about purchasing over the internet. The study covers the population of Jaipur city of Rajasthan where no such studies have been done ever before.

Keywords:
Electronic Service Quality, Consumer's Perception, Gender and Online Shopping

1. INTRODUCTION

The worldwide expansion of internet and technology has contributed towards the transformation of trade and transaction of goods and services. Thus E-commerce or electronic commerce has become a major research area, which has gained attention of many of the researchers. The past statistics confirm that the pace at which e-commerce has developed as worldwide B2C e-commerce sales amounted to more than 1.2 trillion US dollars in 2013. As per the current statistics 40 percent of the internet users throughout the world have purchased products and services online, which amounts to more than 1 billon online buyers and expected to grow at a higher rate (Statistica, [3]). Further, studies reveal that India's base of about 120 million internet users is currently the third largest in the world (Chandra Gnanasambandam et al. [8]. Overby & Lee [14] state that the increasing rate of internet users leading to the increase in opportunities for the online business environment. The past few years have shown the rapid growth in business to customer (B-to-C). Reichheld & Schefter [17] have shown that the consumers have been favoring online shopping with the high rate over the past few years. As a result of the rapid growth in the field of electronic commerce (e-commerce), most of the businesses have adopted e-commerce as a tool to survive in the global competitive environment and gain the competitive advantage in the market place over the internet. The authors state that competitive prices, website presence etc. are not the only key determinant for overall success or failure of any business but it includes electronic service quality (e-service quality) too (Yang, [24], Zeithaml et al. [26]).

The growing interest in the field of online retailing has resulted in to increasing number of research studies in understanding online service quality. Service quality is defined by comparing customer's expectations (i.e. what he feels a company should offer) with the company's actual service performance (Parasuraman et al. [1]). Electronic service quality (E-Sq) has come up as a new developing area of research which has the relevance for every business firm to deal and interact with their customers in the electronic marketplace. Santos [13] defines e-service quality as overall customer assessment and judgment of e-service delivery in the virtual marketplace. According to Parasuraman et al. [2] electronic service provides many advantages like information efficiency and transaction efficiency etc. E-service quality plays an essential role in the performance of electronic channels (Barry Silverstein [15]). Additionally it also provides the required information search options and the feeling to shop for any product like the retail storefront in order to satisfy the need of the customers and to provide them with the adequate search options and the detailed product information. Thus, whether the service lives up to the expectations of the customers is the most important area of study in this regard.

The success of the e-tailors and customers satisfaction is directly correlated with the quality of electronic services provided by the website retailers. Many researchers have been conducted in the field of determining the various dimensions and factors affecting the electronic service quality and contributing towards the success of the e-service providers. As a result of all the researches in this field, some of the major factors were found which directly affect the electronic service quality in online shopping process as perceived by the customers and their satisfaction. Demographic differences have always been playing a vital role for the marketer to decide upon the target market and to develop the effective strategies in order to attract and satisfy the customers. Gender always plays a major role out of all the demographic variables in performing a behavior towards buying any product and services. That is the reason why gender differences with respect to internet usage and buying products online has become the important area for the research and has gained the attention of the online e- tailors in order to understand their customer well and to gain the competitive advantage in the online market place.

Past studies reveal that males are more likely to use internet then female. Sexton, Johnson, and Hignite [20] found that it might be due to "a long history of cultural bias in areas of science and

technology". Further, in a study conducted in Singapore, (Teo [14]) it was found that men were more likely to use internet for downloading and purchasing compared with women. However, recent statistics reveal that the gender gap with regard to internet usage and online shopping is virtually nonexistent. The differences in some types of online activities were found based on gender differences (e.g., participate in online auctions, pay to download digital content etc.) but the studies reveals that no difference were found with respect to searching a product online and using internet as a tool for purchasing products. Many researchers have done research work in context of e-service quality in online shopping, and customer satisfaction, customer loyalty, consumer behavior in online shopping, but there have been least research work done in India on e-service quality and its impact on consumer's online purchase intention with special reference to gender differences, which is the deciding factor for the entire customer to buy online or not.

1.1 AIM OF THE RESEARCH

The study focuses on studying the various e-service quality dimensions and identifying the differences in perceptions about e-service quality dimensions between women and men, which directly affect their online purchase decision. Additionally the study also focuses on investigating whether gender based differences exists with regard to online purchase intention.

Thus the objective of the study will include:

1) To study the various dimensions of e-service quality affecting online shopping behavior
2) To examine whether gender differences exist in the perceptions of e-service quality dimensions
3) To determine whether gender makes a difference in online purchase preferences

2. REVIEW OF LITERATURE

2.1 INTERNET AND ONLINE SHOPPING

Internet has become an effective medium to interact with the customers, generate information, provide products and services, which has taken the customers, service provider and the competitors at a single place. Further, Internet is also being used as an effective tool to promote, advertise the products and services in the market (Barry Silverstein [15]) Internet also helps the business organizations to gain the operational efficiencies by shrinking the distribution channel in order to create new markets (Alba et al. [16]). In addition to this, for the customers, internet provides for effective communication, adequate search options for the products and services, comparison between the options available and to receive the instant gratification for the products and services (Hoffman et al. [18]). Since internet provides direct access to the wide range of products and services, the transaction costs for the customers are also being reduced which eliminates the time and distance barriers.

Online retailing is playing a vital role in the economic development of the country and increasingly gaining the trust and confidence in online purchasing (Aadweening [30]). Online shopping provides the wide range of the products and services to customers and gives the opportunity to buy them at competitive prices which saves their time to be engaged in shopping process and the money as well. With online shopping the consumers can also compare the prices, designs, features of the products with that of the competitors in order to make the purchase decision (Rodriguez [19]).

2.2 E- SERVICE QUALITY

Electronic service quality (E-Sq) is the key determinant of the success or failures in internet retailing (Yang [24], Zeithaml et al. [26]). Service quality is determined by the difference between expected service and perceived service from companies [26]. Today the most successful e- tailors have begun to realize that delivering the high e- service quality (E-Sq) is essential in order to gain the competitive advantage in the online market (Yang [24], Zeithaml et al. [26]). Therefore the online customers expect the higher level of quality of electronic services when they purchase online. With the growth of e- commerce, e-service quality has become a major research area in the current era (Lee and Lin [10]).

Zeithaml et al. [25] provided the definition of e-service quality as "the extent to which a web site facilitates efficient and effective shopping, purchasing, and delivery of products and services". In addition Collier and Beinstock [22] defined e-SQ as "customer's perceptions of the outcome of the service along with recovery perceptions if a problem should occur". Rowley [12] concluded the opinion of the scholars that "e-service, based on information technology, includes the information provision and system support, the logistic transportation of service and the trace and exchange of information". According to [2] e-service quality covers all the aspects of customer's interaction with the web site (Boyer et al. [17]) defined "e-service as delivery of all interactive services on the internet, using advanced telecommunications, information, and multimedia technologies".

2.3 MEASUREMENT OF E-SERVICE QUALITY

The performance of the e-tailors can be improved and controlled by developing the scale on which e-service quality will be measured Yang et al. [23] Many studies have been done to identify the various dimensions which affect the e-service quality from the customer have and service provider's point of view [9]. Many researchers have identified the various dimensions to measure the e-service quality for example, [26] have identified the five major criterion which is relevant in context of e-SQ perceptions: (a) availability of information and content, (b) ease of use or usability, (c) privacy or security concern, (d) graphic style, and (e) reliability. Santos [13] stated that e-service quality consists of ease of use. Santos [13] in this regard discussed e-service quality dimensions as consist of ease of use, web-appearance, linkage, structure and layout, content as the incubative dimensions; reliability, efficiency, support, communication, security, and incentive as active dimensions. Additionally In 2000, Zeithaml et al. [25] studied the several web site features and identified the major 11 e-service quality dimensions as Reliability; Responsiveness; Access; Flexibility; Ease of navigation; Efficiency; Assurance/trust; Security/privacy; Price knowledge; Site aesthetics; and Customization/personalization. Loiacono et al. [7] pointed out that e-service quality includes 12 major dimensions including information adaptability, trust, design, visual requirement, flow,

business process, interaction, response time, intuition, creativity, overall communication, and replace ability.

2.4 GENDER AND E-SERVICE QUALITY DIMENSIONS

Many studies have examined the impact of gender differences on the electronic service quality dimension affecting their intention to purchase products online. Moreover, another field of research has been identified on understanding gender based differences in attitude, perception, belief and behavior towards online purchasing. Kolsaker and Payne [4] found out in their study that trust is the factor on which most of the people have shown their concern during online purchase, out of which no significant difference was found in men and women. When it comes to emotions, trust and convenience, gender based differences were found in online purchase (Rodgers and Harris [21]). Further on the basis of the data from a regional sample (Midwestern United States), it was reported that males were found to be more satisfied emotionally than females and find it more convenient than females. Sebastiannelli et al. [27] highlighted that online purchase behavior is controlled by gender and the purchase behavior of the females are related to their attitude towards online service providers. But in case of males this was found opposite of it. Furthermore, with reference to the study conducted by [6], perception of individuals was examined based on seven dimensions (transaction security, information design, navigation design, visual design, website trust, web site satisfaction and e-loyalty). The result indicated that there is no significant difference between men and women towards transaction security, trust, and e-loyalty. Additionally it was found by them that compared to females, males found it easier to navigate. Taking all the findings into consideration, the available literature suggest that at least some differences exist between men and women when it comes to their attitude and perception towards online shopping. Based on the review of the collected literature, following are the hypothesis formed for the study.

H_1: Online purchase perception about the e-service quality dimensions differ across gender

H_{1a}: There is a significant difference in terms of Website design across the gender

H_{1b}: There is a significant difference in terms of Payment options across the gender

H_{1c}: There is a significant difference in terms of Product options across the gender

H_{1d}: There is a significant difference in terms of Security aspects across the gender

H_{1e}: There is a significant difference in terms of Reliability across the gender

H_{1f}: There is a significant difference in terms of Assurance across the gender

H_{1g}: There is a significant difference in terms of Post/ Prior purchase experience across the gender

Further, considering the type of products purchased online, evidence reveals that gender does matter. An early survey in 2000 showed that men are more interested in buying computers, electronic while women are more in to buying clothing, health and beauty products [28]. Statistics indicates that the product categories in which female are interested includes jewelry, luxury goods, apparel etc. (Shop.org)

H_2: The types of products purchased online differ across gender.

3. RESEARCH METHODOLOGY

The main purpose of the study was to explore the gender based differences which affect consumer's perception towards the importance of the various electronic service quality dimensions. For that purpose, a descriptive study was conducted to examine that how an individual's perception differs from each other based on their gender towards the electronic service quality dimensions. A descriptive study is being conducted to describe market characteristics and functions. For that purpose the study will include examination of the gender based differences, their effect on their perception towards e-service quality dimensions and the purchase preferences. For the accomplishment of the above stated objective, the population under investigation would include all the residents of Jaipur city because it is convenient for the researcher and accessibility and coverage is broad enough. The sample was consisted of 80 individuals, who are engaged in and have experience in online purchase. The study will include Convenience Sampling to select the sample from the sample frame. Convenience sampling attempts to obtain a sample of convenient elements. The respondents are selected because they happen to be in the right place at the right time.

To fulfill the purpose of the study and to test the hypotheses of the research the information would be sought from both primary and secondary sources. Primary sources will include survey of selected customer's regarding their opinion on e-service quality dimensions which will determine their perception towards online shopping. Additionally secondary source will include internet, journal, newspapers and magazines and published literature on the selected domain. The research instrument will include questionnaire for the respondents having online shopping experience.

4. DATA ANALYSIS AND INTERPRETATION

4.1 DEMOGRAPHIC PROFILE

The total of 100 respondents filled up the online survey for a response rate of 80%. Out of the total respondents 50% were reported to be females and the remaining 50% were male. The average age of the respondents was 28 years, with the highest percentage (46%) falling in the age class of 26-30. In terms of education the highest percentage (62%) were reported to have degree of masters or above. Majority (46%) of the respondents reported to be servicemen followed by 37% of businessmen. the majority (34%) of the respondents lie under the category of 20,000-40,000 income per month.

Further, in terms of internet usages the 39% of them reported to use internet for more than 4 hours in a day. Majority of 33% of the respondents reported to have experience to shop online at least once a month and 51% reported to have online shopping experience for 1-5 years. Additionally the response over the type of products purchased indicated that the majority of the respondents (40%) buy clothes, books (23%), electronics (21%) etc.

4.2 TEST OF RELIABILITY

To investigate the reliability of the research questionnaire Cronbach alpha was used for which 80 samples with value of 0.651, which consistency among the questions has framed.

4.3 RESEARCH VARIABLES

Under the study gender was considered as an independent variable for which two samples of male and female were selected from the population and the questionnaire were distributed among them. On the other hand the dimensions of E-service quality (website design, payment options, security, reliability and post/prior purchase experience) were taken as various dependent variables.

4.4 QUESTIONNAIRE

The scales, based on the literature were used to discover the impact of various e- service quality dimensions across the gender. The questionnaire was comprised of the various e-service quality dimensions (Zeithaml et al. 2000) [25] covering the various quality features under each one them in detail. Taking each dimension individually, including different quality features i.e., Website design (user friendliness, adequate search options and product assertments), Payment option (cash on delivery, net banking and debit/credit card), product options (product quality, offers and discounts and product pricing), Security (Id and password security, physical safety, financial security, confidentiality), Reliability (safe and timely delivery, accurate presentation of the products, products with guarantees and warrantees, presence of reputed couriers), Assurance (honesty and trustworthiness, Politeness, respect and friendliness shown and required skills, knowledge and information of the service personals) and prior/post purchase experience (satisfaction with the past online purchase, good return policy and correct refund of returned products)

The items were scored on a 5 pointer's Likert scale ("Very important," "Important," "Somewhat important," "Not important," and "Not at all important").

4.5 DATA ANALYSIS TOOL

Data analysis was conducted in two stages. In the first stage multivariate analysis was used to examine the perceptual differences in terms of e-service quality dimensions across the gender and in the second stage descriptive statistics was found out to investigate the impact of gender on the product selection in terms of percentage usage for different types of products online.

A Multivariate Analysis of Variance (MNOVA) has been used to analyse the data as it is concerned with examining differences between groups and examines the group differences across multiple dependent variable simultaneously. MNOVA is used where there are two or more dependent variables are correlated. In the study MNOVA has been used because the various e-service quality dimensions (website design, payment options, security, reliability and post/prior purchase experience) are correlated with each other. In the study this test has been applied to examine the significant differences in various e-service quality dimensions across the gender.

4.6 HYPOTHESES TESTING

The study includes two hypotheses in which hypothesis 1 predicted that online purchase perception about the e-service quality dimensions differ across gender including the various sub hypothesis covering the various electronic service quality dimensions (website design, payment options, product options, reliability, assurance, prior/post purchase experience) and its significant differences. On the other hand hypothesis 2 predicted that the type of products purchased online differ across the gender i.e. there is a significant differences in type of product selection in males and females. Gender was considered to be the dependent factor whereas the selected e-service quality dimension were taken as independent variable.

The results for hypothesis 1 showed that there are significant differences in some of the e-service quality dimensions and on the other hand some showed no significant differences across the gender. The Table.1 gives the p-value (highlighted) for the different multivariate tests. These results express that whether there is a significant effect of all independent variables on the dependent variable considered as a group. According to the results obtained the significant differences in terms of different dimensions are as follows:

H_{1a}, hypothesis was supported which shows that there is a significant difference in terms of the different quality features under Website Design (p value = .024 < 0.005) including for user friendliness (p = .508 > 0.05), adequate search option (p = .032 < 0.05), product assortment (p = .011 < 0.05) individually.

H_{1b}, hypothesis was supported which shows that there is a significant difference in terms of the different quality features under Payment options (p value = .027 < 0.005) including cash on delivery (p = .115 > 0.05), Net banking (p = .007 < 0.05) and debit/credit cards (p = .642 > 0.05) individually.

H_{1c}, hypothesis was supported which shows that there is no significant difference in terms of the different quality features under Products options (p value = .225 > 0.005) including product quality (p = .194 > 0.05), offers and discounts (p = .767 > 0.05) and product price (p = .093 > 0.05) individually.

H_{1d}, hypothesis was supported which shows that there is no significant difference in terms of the different quality features under Security (p value = .100 > 0.005) including Id and password safety (p = .502 > 0.05), physical safety of the products (p = .005 < 0.05), risk of financial security (p = .959 > 0.05) and confidentiality (p = .826 > 0.05) individually.

H_{1e}, hypothesis was supported which shows that there is no significant difference in terms of the different quality features under Reliability (p value = .219 > 0.005) including safe and timely delivery of the product (p = .019 < 0.05), accurate representation of the products (p = .221 > 0.05), products with guarantee and warrantee (p = .228 > 0.05) and presence of reputed couriers (p = .279 > 0.05) individually.

H_{1f}, hypothesis was supported which shows that there is no significant difference in terms of the different quality features under Assurance (p value = .198 > 0.005) including honesty and trustworthiness (p = .030 < 0.05), politeness, respect and friendliness shown (p = .562 > 0.05), required skills, knowledge and information of the service personals (p = .475 > 0.05) individually.

H_{1g}, hypothesis was supported which shows that there is no significant difference in terms of the different quality features under Prior/post purchase experience (p-value = .193 > 0.005) including satisfaction with the past online purchase (p = 0.043 < 0.05), good return policy (p = 0.227 > 0.05) and correct refund of the products (p = .133 > 0.05) individually.

On the other hand hypothesis 2 was supported resulted into the significant differences in type of products purchased online across the gender which showed that out of the total respondents (40 males and 40 females), 10% of total purchased books and games (2.5% were males and rest 7.5% were females), 35% of them purchased computers, mobiles and other electronic products (22.5% were males and rest 12.5% were females), 45% of them purchased Apparels and accessories (18.8% were males and rest 26.2% were females), 6.2% of them purchased sports, fitness and outdoor products (3.8% were males and rest 2.5% were females) and 3.8% purchased other products (3.8% were male and the 2.5% were females).

Table.1. Between-Subjects Factors

		Value Label	N
What is your gender	1	Male	40
	2	Female	40

Table.2. Multivariate Tests

Effect		Value	F	Hypothesis df	Error df	Sig.
Gender (Website Design)	Pillai's Trace	.116	3.338a	3.000	76.000	.024
	Wilks' Lambda	.884	3.338a	3.000	76.000	.024
	Hotelling's Trace	.132	3.338a	3.000	76.000	.024
	Roy's Largest Root	.132	3.338a	3.000	76.000	.024
Gender (Payment Options)	Pillai's Trace	.113	3.223a	3.000	76.000	.027
	Wilks' Lambda	.887	3.223a	3.000	76.000	.027
	Hotelling's Trace	.127	3.223a	3.000	76.000	.027
	Roy's Largest Root	.127	3.223a	3.000	76.000	.027
Gender (Products options)	Pillai's Trace	.055	1.487a	3.000	76.000	.225
	Wilks' Lambda	.945	1.487a	3.000	76.000	.225
	Hotelling's Trace	.059	1.487a	3.000	76.000	.225
	Roy's Largest Root	.059	1.487a	3.000	76.000	.225
Gender (Security)	Pillai's Trace	.099	2.024a	4.000	74.000	.100
	Wilks' Lambda	.901	2.024a	4.000	74.000	.100
	Hotelling's Trace	.109	2.024a	4.000	74.000	.100
	Roy's Largest Root	.109	2.024a	4.000	74.000	.100
Gender (Reliability)	Pillai's Trace	.073	1.474a	4.000	75.000	.219
	Wilks' Lambda	.927	1.474a	4.000	75.000	.219
	Hotelling's Trace	.079	1.474a	4.000	75.000	.219
	Roy's Largest Root	.079	1.474a	4.000	75.000	.219
Gender (Assurance)	Pillai's Trace	.060	1.594a	3.000	75.000	.198
	Wilks' Lambda	.940	1.594a	3.000	75.000	.198
	Hotelling's Trace	.064	1.594a	3.000	75.000	.198
	Roy's Largest Root	.064	1.594a	3.000	75.000	.198
Gender (Prior/post purchase experience)	Pillai's Trace	.061	1.617a	3.000	75.000	.193
	Wilks' Lambda	.939	1.617a	3.000	75.000	.193
	Hotelling's Trace	.065	1.617a	3.000	75.000	.193
	Roy's Largest Root	.065	1.617a	3.000	75.000	.193
a. Exact statistic						
b. Computed using alpha = .05						
c. Design: Intercept + Gender						

Table.3. Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Noncent parameter	Observed Power[b]
Gender (Website Design)	User friendly	.200	1	.200	.441	.508	.441	.101
	Adequate search option	2.450	1	2.450	4.742	.032	4.742	.576
	Product assortment	3.613	1	3.613	6.778	.011	6.778	.729
Gender (Payment Options)	Cash on delivery	1.250	1	1.250	2.546	.115	2.546	.351
	Net Banking	4.512	1	4.512	7.656	.007	7.656	.780
	Debit/ credit card	.112	1	.112	.218	.642	.218	.075
Gender (Products options)	Product quality	15.313	1	15.313	1.720	.194	1.720	.254
	Offers & Discounts/warranty	.050	1	.050	.089	.767	.089	.060
	Product Price	2.113	1	2.113	2.887	.093	2.887	.389
Gender (Security)	Id & password safety	.257	1	.257	.455	.502	.455	.102
	Physical safety of the product	3.009	1	3.009	8.216	.005	8.216	.808
	Risk of financial security	.002	1	.002	.003	.959	.003	.050
	Confidentiality	.032	1	.032	.049	.826	.049	.055
Gender (Reliability)	Safe and timely delivery of the products	2.113	1	2.113	5.706	.019	5.706	.655
	Accurate representation of the products	.450	1	.450	1.519	.221	1.519	.230
	Products with guarantees and warranty	.450	1	.450	1.478	.228	1.478	.225
	Presence of reputed couriers	.450	1	.450	1.188	.279	1.188	.190
Gender (Assurance)	Honesty and trustworthiness	1.710	1	1.710	4.894	.030	4.894	.589
	Politeness, respect and friendliness shown	.157	1	.157	.339	.562	.339	.089
	Required skills, knowledge and information of the service personals	.243	1	.243	.514	.475	.514	.109
Gender (Prior/post purchase experience)	Satisfaction with the past online purchase	1.956	1	1.956	4.254	.043	4.254	.531
	Good return policy	.641	1	.641	1.480	.227	1.480	.225
	Correct refund of returned products	1.087	1	1.087	2.304	.133	2.304	.323
a. R Squared = .006 (Adjusted R Squared = .007)								
b. Computed using alpha = .05								
c. R Squared = .057 (Adjusted R Squared = .045)								
d. R Squared = .080 (Adjusted R Squared = .068)								

Table.4. Gender and Product Preferences

| | | | What product you buy the most online | | | | | Total |
			Books and Games	Mobile, computer and other electronic products	Apparels and Accessories	Sports, Fitness and outdoor	others	
What is your gender	Male	Count	2	18	15	3	2	40
		% within What is your gender	5.0%	45.0%	37.5%	7.5%	5.0%	100.0%
		% within What product you buy the most online	25.0%	64.3%	41.7%	60.0%	66.7%	50.0%
		% of Total	2.5%	22.5%	18.8%	3.8%	2.5%	50.0%
	Female	Count	6	10	21	2	1	40
		% within What is your gender	15.0%	25.0%	52.5%	5.0%	2.5%	100.0%
		% within What product you buy the most online	75.0%	35.7%	58.3%	40.0%	33.3%	50.0%
		% of Total	7.5%	12.5%	26.2%	2.5%	1.2%	50.0%
Total		Count	8	28	36	5	3	80
		% within What is your gender	10.0%	35.0%	45.0%	6.2%	3.8%	100.0%
		% within What product you buy the most online	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	10.0%	35.0%	45.0%	6.2%	3.8%	100.0%

5. CONCLUSION AND FUTURE RESEARCH

In this article, we studied the perceptual differences in electronic service quality dimensions across the gender. The study included the e-service quality dimensions given by [29] i.e. Website design, payment options, products options, security, reliability, assurance and prior/post purchase experience. Further, the study sheds a light on the impact of gender on the types of products purchased online. As predicted by our first hypothesis, we found that on the different e-service quality dimensions, male and female were found to be significantly different with each other. For example their perception differs in terms of Web site design. The females tend to seek for more product verities and adequate search option as compared to men, but they do not differ in terms of user friendliness of the website. In terms of mode of payment, cash on delivery and debit/credit cards facilities are equally important for both of them but in terms of net banking there are some significant differences lie which shows that females find net banking less important as compared to men. Further, for product options both male and female find product quality and offer/ discount important with no significant differences, but in terms of product price females were found to be more sensitive as compared to males.

Talking about security on id/password safety, risk of financial security and confidentiality both male and female find it equally important with no significant differences but in terms of product safety females were found to be more concerned as compared to males with significant differences. Further, moving on to Reliability, in terms of accurate presentation of the products and products with guarantee/warrantee, both do not differ as they find them to be important, both of them do not find the presence of reputed courier important but safe and timely delivery of the products there were some differences found which showed that females are more concerned about their safety and timely delivery of the product as compared to males. Further, in terms of Assurance, honesty and trustworthiness were equally important for both of them along with the skills and knowledge of personnel. At last taking their prior/post purchase experience it was found that females were found to be more influenced with their previous purchase experience as compared to males. But in terms of good return policies and correct refund both found them to be equally important with no significant differences. The results of hypothesis 2 shows the significant differences in type of products purchased online across the gender which showed that the most of the purchases have been made in apparels and accessories (45%) followed by computers, mobiles and electronic products (35%), books and games (10%), sports, fitness and outdoor products (6.2%) and others (3.8%). The results depict that females tend to be more interested in the products like books, apparels and accessories. On the other hand males were found to be more interested in the products like computers, mobiles and electronic products, sports, fitness and outdoor products as compared to the females.

The direction for the future research would be to examine the effect of all electronic service quality dimensions across the other demographic variables also i.e. Age, income, occupation, level of education etc. Additionally this study does not cover all the e-service quality dimensions in detail because of the scarcity of time and resources, so there is a scope for the further research on the

same aspect taking other dimensions which have not been discussed in the study. Further this study focusses on the population of Jaipur City (Rajasthan) but the same study could be conducted with some other and large population that may result into more precise findings about the study which could help in developing some theories about the study.

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