

# The Roles of Gender in Moderating the Effects of Shopping Intensity and Online Buying Risks Interactions on Buyers Anxiety

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**Abstract.** This present research was designed to test the role of gender in moderating the effects of online buying risks interacted with the shopping frequency on the buyers' anxiety. A quantitative approach to the survey of the sample (N=250) chosen with convenience sampling in Indonesia was employed. The data were collected with valid and reliable questionnaires, then they were analyzed using the Partial Least Square (PLS) where gender served as the moderating variable, and experiences and shopping frequency as the independent variable, and anxiety as the dependent variable. The results of the analysis showed that the level of the buyers' online shopping frequency resulting in risks in arrival time/delay in goods, quality, damage, shipping destination, quantity, finance, and risks in misuse of the buyers' data significantly gave effects on the level of their anxiety. But, gender did not play any roles in moderating the effects of the risk interactions experienced by the buyers with certain shopping frequency on the level of their anxiety. The actors of the online business are expected to improve their feelings of partisanship to and concern with the buyers if they are often unable to meet the buyers' expectations, and this condition sooner or later would result in the buyers to feel some anxiety and might cause them to suffer from psychic disorders or even phobia to do online buying.

**Keywords:** Experience, risk, online shopping, gender difference, anxiety.

## 1. Introduction

Study on gender in terms of online shopping behavior is interesting to study since it is one of the many important factors supporting the buying decisions. Moreover, since women and men have different approaches, motivation, perspectives, rationales, and consideration in shopping [1], [2], the characteristics between the two in using the shopping media interface also differ. Online shopping behavior significantly increases in quantity due to the massive use of the Information and Communication Technology in the field of business to sell goods or services where this selling technique has been growing well recently [3]. The ICT-based shops, known as online shops, are growing like mushrooms after rain [4]. Online shops are present as the favorite alternative places for the people to buy and shop various kinds of the goods they

need. People are very busy in their daily affairs, and online shops take advantage of the situation by offering them various tantalizing benefits and easiness such as time effectiveness, anywhere, and everywhere in buying any goods [5], [6]. It is the main trigger why people prefer to buying in Online shops to offline ones [7]. The people especially the modern people who are used to using the Internet, and who are familiar with the use of smart phones tend to leave offline shops and switch to online shops. And from time to time, the number of the people purchasing goods in online shops is significantly increasing [8].

Behind the soaring number of the Internet users or buyers in online shops, there appears an interesting phenomenon viewed from the demographic aspect, especially gender. It is announced that there are some significant differences between women and men in shopping through the ICT or via online shopping. From the research conducted by Yang and Lester [9], it was found that women and men differ in using sophisticated information and communication tools and also the Internet. The Mobile Gender Gap Report 2018 [10] showed that in countries population with low to middle incomes, the quantity of women possessing hand phones was 10% lower than men, even the percentage of the possession was 26% in the South Asia region. Moreover, it was also indicated that the use of hand phones and the awareness of the Internet especially in the African and Asian areas among the women were lower than among the men. Dogma, folklore, and also academic literatures showed that there are some differences in shopping behavior between women and men. [11], [12] found that women and men had different shopping behaviors but not in terms of the amount of money and time spent for shopping. The difference is on the shopping orientation or intention. In online shopping, gender is related to shopping, and it was indicated by the research conducted by [13] in Pakistan that the shopping pattern was different between genders.

Online shopping really promises some conveniences, practicality, and also other benefits. Behind the convenience, some negative sides are unavoidable. The buyers are faced with some risks that may arise, and this might happen due to the fact that what plays the role in online shopping is the digital media [14], [15] and such risks might not occur in offline shops [16], [17]. Risks in online buying may be selected in terms of the risks in fraud, shipping, finance, process and time lost, products, privacy and information, quality, after-sale service, ordered goods quality, misuse of personal data by the seller, late arrival of the goods ordered, damage of goods [18], [19] and also risks in social matters [20], [21].

Online shopping risks may give rise of psychic disorders, for instance, the emergence of the symptoms of psychological disorders, anxieties, depression or stress. These conditions will strengthen if they occur repeatedly or they suffers from addiction [22], [23]. The buyers of services and goods via online media potentially experience psychic disorders [24] or anguish from some psychological disturbances [22], [25]. In online buying transactions, the buyers cannot directly meet the sellers or the shop keepers, but they just make the transactions through the electronic or social media the sellers make use of. The feelings of anxiety the buyers feel might arise due to uncertainty, doubt, confusion, quality concerns, specification, and time arrival of the goods ordered, and also misuse of personal and financial data. Therefore, in online shopping, the goods bought cannot be seen or received quickly and enjoyed dealing with their performance during the transaction, as a result, the buyers might experience or feel some anxieties. This condition is worsened by any possible occurrences of virtual crimes and personal data abuses such as identity, finance, and the like.

In various literatures, it is stated that the attitudes and ways in dealing with online shopping risks are different between men and women. Garbarino and Strahilevitz [26] investigated gender in terms of online shopping and the perception of risks. Their results showed that women and men differed in their perception of risks. Women had higher acceptance of risks than men did. Dealing with confronting the risks, women tend to be willing to buy goods if some external supports or recommendations from their colleagues exist, but men do not. However, the different ways of behaving and facing the risks are also determined by their past experiences. Santana and Loureiro [27] showed that risk acceptance is correlated with the benefits the buyers receive. If the benefits are higher than the risks, women tend to enjoy their adventures in online shopping and to give more attention to the risks than men do. From the descriptions above it is indicated that gender and women and men's behaviors and acceptances of the online shopping risks are contingent and conditional in nature, so that it is necessary to study it further.

The output of the last stage in the process of buying goods or services for buyers or consumers is satisfaction. Satisfaction is good or bad feeling a buyer feels after s/he compares what is expected of and what is obtained from the goods. The discrepancy of the expectation and the acceptance of the goods portrays the level of satisfaction the buyer feels. Before such satisfaction or dissatisfaction is formed, the buyer has not been able to compare what is expected with what is faced, and this condition causes him/her to feel some anxieties with the goods or services ordered. It is the key word existing between the online and offline buying cycle. After a goods or service is ordered, a payment transaction through certain payments method occurs. But the goods or service ordered cannot instantly be enjoyed. It is at this stage that the consumer starts being faced with the matters of the quality and quantity of the goods ordered, the money paid, and also the personal data shared to the vendor. This condition causes the emergence of some anxieties. The online buying frequency and the online transaction risks contribute to the levels of anxieties the consumers feel. Literatures on the relationship between anxiety and online shopping pointed out that any addiction to online shopping would cause psychological effects such as anxiety and even depression [23], [28]. It was announced that any anxiety as the psychological effects from online shopping is differently experienced by men and women [29].

On the basis of the descriptions above, an interesting question to answer is whether gender plays important roles in mediating the relationship between shopping intensity and the experiences in receiving risks causing psychological impacts on the emerging anxieties the buyers of online shopping experience. The question is reformulated as follows: Does gender play significant roles in moderating the effects of the shopping intensity-interacted risk experiences on the buyers' psychological conditions?

## **2. Literature review online shopping risks**

Risk is meant to be any consequences one gets when one determines one choice from several existing alternative ones. The consequences from such a choice may be positive or beneficial and also negative or adverse in varied and uncertain manners [20], [30]. In the online shopping context, risks one may get may be those in finance, products [31] or others the consumers value or perceive, for instance, the goods ordered is not appropriate, or arrives late, or the personal data are misused. Although such risks are not experienced by each consumers using the online shopping system, they might happen. Consumers who have never had any experiences to buy

goods via the online system will get and process the information, and then may value and justify the information. The result of the justification may be positive or negative in nature which may end with the intention to use the online shopping system and to shop online. The factors of risk perception a consumer will face in the online shopping are identified in various literatures by many researchers with different but the relatively the same meanings such as Jusoh and Ling [32], Mariani [33], Cheng, et al. [34], Masoud [21], Ariff, et al. [35], Dai, et al. [36], Akin and Seçilmiş [37], Arshad, et al. [38], Sreya and Raveendran [30], [39], [40]. Buyers are confronted with some risks that might arise, since what plays important roles in the online shopping system is the digital media [14], [15] and the risks are impossible to occur in offline shops [16], [17]. Principally, online buyers might face risks in finance, products, shipping, and in privacy or misuse of information of the buyers' data. Some researchers present different components and dimensions such as risks in fraud shipping, finance, process and time lost, product, privacy and information, quality of the ordered goods, after sales service, misuse of the personal data by the sellers, late arrival of the goods, and in damage of the goods, [18], [19] and also social risks [20], [21].

## **2.1 Shopping Experience**

Experience is something, events, or occurrences one or more persons once experience. In the context of buying goods, experience may mean as anything happens, or a buyer experiences from one starts a transaction or after a transaction occurs to the goods or the service belongs to the buyer. Any occurrences a buyer experiences may be pleasing, beneficial, or even bad or harmful. In the business perspective, any experience or what a consumer once feels is an important aspect to study [41], [42] and is also beneficial in the learning process [43]. Moreover, in the business context, any past experience is a valuable lesson for consumers since it may build buying opinions, images, or decisions [44], [45], and may also result in future experiences. Bad experiences often generate some dissatisfactions, feelings of reluctance, and of repugnance to do buying activities, whereas good experiences may cause some contentment which in turn may improve the intention to repeat some buying activities. The explorations the online shoppers do may give rise to either bad or good experiences. Something that distinguishes between the online and offline shopping is the time lag between the purchase time and the purchased goods use. This gap results in some anxieties as psychological effects from the online buying.

## **2.2 Psychological Aspect**

A classical model of consumer behavior shows that psychological factor is one of the antecedents in the purchase decision. Many application models placing consumer satisfaction on the online buying have been developed such Luddin and Cheng [46], Jayasubramanian, et al. [47] and Wang and Liem Le [48]. The factor exists before and is present in the context as the cause of buying decision arises. The psychological factors include among others motivation, attitude, perception, and the like. The classical consumer behavior model proposed by Philip Kotler, Blackwall and Engel ends up at the stages of purchase decision and of post purchase behavior. Anxieties caused by online shopping have been much explained in various empirical studies. For example Hasraj [23].

## 2.3 Gender

The terms “sex” and “gender” are concepts used by feminist academicians, researchers, and writers to distinguish between “men” and women” that are socially different. Feminist sociologists suggest that it is necessary to understand and differentiate between two terms “sex” and “gender” in academic discourse and writing. Sex refers to differences biologically determined and genetically obtained that exist between men and women in accordance with the physiology and ability of their potential reproduction. The differences are universal in nature and most of them will not change without any operation. Gender points to economic, social, political and cultural attributes and opportunities related to becoming men and women. Social definitions of what becoming women or men are different among cultures and change over time. Gender is socio-cultural expressions of certain characteristics and roles related to certain groups of people referring to their sex and sexuality [49], [50]. In this present research, gender is merely an identity which leads to sex, a groups of human beings identified to become women and men without paying attention to their sociological aspects. The identity is just symbolized into groups namely code 1 and code 2.

## 3. Method

This resent research employed a quantitative with the type of survey. The buyers who purchased their goods through an online system were used as the population. The number and existence of the population were unknown for sure. As a result, this research was conducted to chosen samples of respondents who happened to respond the questionnaires distributed via either online or offline. Two hundred samples were determined with the consideration that the number could be analyzed adequately, instead of representatively since the number and condition of the population were not clearly identified. This research played three variables as delineated in the conceptual framework model. The variables consisted of gender as moderator, and two other latent variables namely experiences of online shopping risks and psychological effects measured using the measurement items presented in Table 1.

**Table 1.** Operationalization of Research Variable

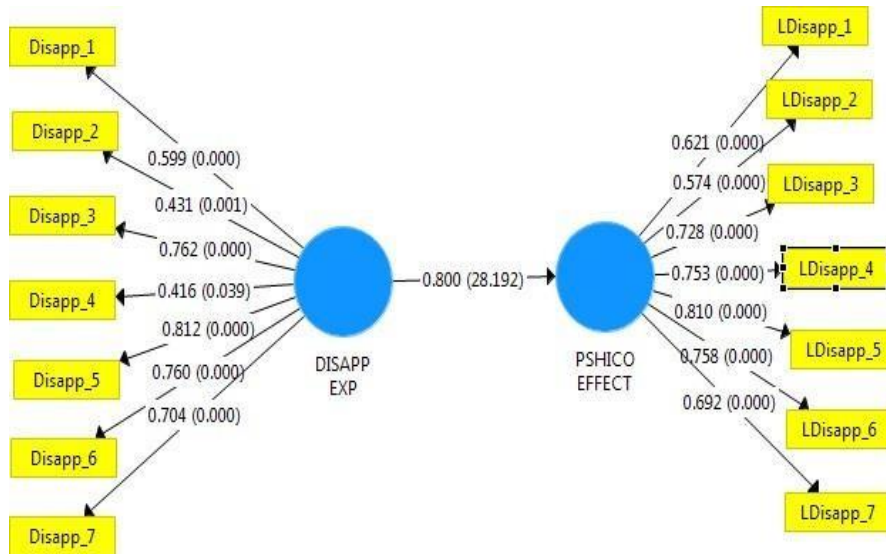
Variable	Definition	Measure and Indicator	Measurement Scale
Gender	One’s identity into certain groups based on sex	Women or Men	1. Men 2. Women
Experience	Negative experiences during and after shopping goods or services through online shops	Risks in Ordered Goods, Risks in Arrival of the ordered goods, Risks in the amount of the ordered goods, Risk in privacy of the personal data	1. Never 2. Rarely 3. Often 4. Always
Shopping Frequency	Level of shopping frequency through online shops		Quantity/how many times of shopping during the last two years

Variable	Definition	Measure and Indicator	Measurement Scale
Psychological Effect	Level of anxiety with risks that will be experienced when buying goods via online shops	Anxiety with quality, quantity, personal data, number and shipping	1. Low 2. Moderate 3. High 4. Very High

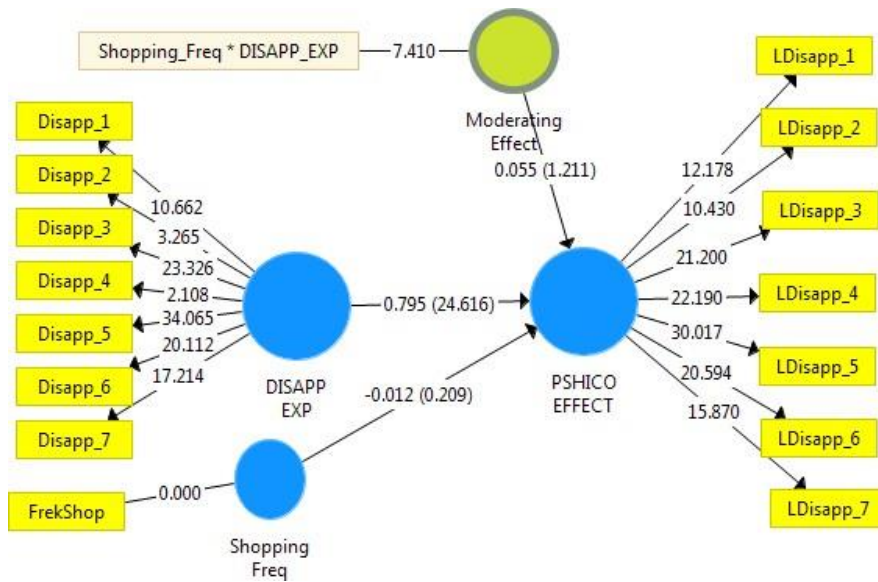
Data were collected using written questionnaires administrated via online system through google.doc and printed questionnaires distributed to the respondents. Before being administrated to the respondents, the validity test using the confirmatory test analysis and the reliability tests with Croanbach's Alpha analysis were made to the questionnaires. The collected data were then analyzed with the *Partial Least Square* by playing the moderating variable (Gender) with the aid of the SmartPLS program. Experiences with the risks in online shopping felt during and after shopping were interacted with the shopping frequency. The testing of the moderating roles of the Gender variable was conducted by comparing the two models namely the model with moderation and the model without moderation.

#### 4. Result

First of all, it seems that it is necessary for the authors to present some descriptive measures dealing with variables. Totally, either men or women in average shopped 6 times (5.70, n=25) for the past year, with maximal number of shopping of 50 times. The group of men (n=94) shopped 6 times in average (5.68), this also occurred to that of women, namely 6 times in average (5.72). It means that either group of men or that of women had almost the same level of Frequency in their shopping habits. In the group of men, the average frequency of experiencing disappointment after making online buying measured from the 7 aspects is from 2.32 to 3.29. This condition caused their anxiety level ranging from 2.36 to 3.12. Meanwhile, in the group of women, the average frequency ranged from 1.98 to 3.27, with the anxiety level from 2.10 to 3.35. The anxiety level the women experienced is higher than that men did. It is a natural condition considered from the psychological perspective concerning with women's characteristics. But, dealing with the shopping frequency, it was found that women did not do online shopping in a higher frequency compared with men did. It is considered to be natural since the risk in online shopping is higher than that in offline shopping since it is done in a cash and carry fashion. Moreover, it is indicated that women do not like to face risks, even they are risk avoiders, so that they do not often do online shopping [51].



**Fig. 1.** Inner and Outer Model without Moderation-Interaction



**Fig. 2.** Inner and Outer Model with Moderation-Interaction

The interaction between shopping frequency and disappointment the buyers experience is a variable played as the moderator (interactive moderation) in this present article, and gender is used as the moderator (Multi Group) of the relationship of the disappointment frequency and the shopping frequency (DSAPP EXP) and the anxiety level felt (PSHICO EFFECT). Each variable is the latent one where its construction was measured using the seven items covering risks in arrival, quality, damage, destination, quantity, finance and risks in the misuse of the buyer data. The result of the analysis with the aid of the SmartPLS software showed the effect coefficient of 0.80 ( $p=0.00$ ). This indicates that the frequency of experiencing or feeling disappointments, namely unfulfilled expectations in online shopping as the risks the buyers experienced, gives impacts on their psychic condition in the form of anxiety. When the online buyers are disappointed since the goods they received are out of their expectations, this would cause some disappointments and might give impacts on the psychic disorders as shown by Samantray [24], Trotzke, P. et al.[25] and Hasmujaji [23]. Any disappointment due to unmet expectation and to inappropriateness with what to expect something might arise when an online buying is made since it has a special characteristic that an order should be first made then the goods will be sent later. The goods ordered cannot be enjoyed at once. A time lag exists between the order made and the time to enjoy and consume the goods. The ordered goods which are not qualitatively and quantitatively appropriate with the expectation are risk the buyers faced and this at last might arise some disappointment. This inappropriateness might occur in terms of not only the quality and the quantity, but also the shipping which is inappropriate with the promised time since the shipping is dependent on the condition of transportation and geography and also the service of the expedition corporation. Another matter that might also be disappointing is that the money sent or paid is not received by the seller so that the buyer is considered not to have yet paid the goods and the buyer's personal data might be misused.

Gender did not moderate the effects of the interaction between the shopping intensity and the buyers' disappointment on the anxiety. Statistically, this is shown by the probability value ( $p=0.850$ ) which is higher than 5% and also the T-statistic value ( $t=1.121$ ; see picture 2) which is lower than the critical value of 1.96 (2.00). It means that the effect of the interaction of the shopping intensity and the disappointment felt by the male buyers is not higher or lower than that of the female buyers. The disappointment the male or female buyers experienced due to the risk in online shopping is not significantly different. Then, the anxiety the male or female buyers felt is appropriate with that in the previous research [52]. This finding is natural although many empirical evidence have shown that men and women often had differences in various aspects including shopping [13], [53], disappointments to, and anxiety with shopping [54]. But another research has indicated that the roles the men and women play are equivalent [11], or sometimes contingent in nature [27]. The differences between them are in some shopping aspects, for example, in price and product quality [55]. Moreover, these research findings are also in conflict with or are inappropriate with those from various previous researches which are caused by either dependent or independent variables tested, and also what plays the roles in the interaction between the two variables, namely disappointment with the shopping intensity.

## 5. Conclusions

Some conclusions are drawn from this present article. (1) The feelings of disappointment from the unmet expectation in online shopping experienced by men and women are not different, it is also the case of their anxiety. (2) The shopping intensity between men and the men is relatively the same. (3) The disappointment as the impact from what is expected in the online shop influences their anxiety level. Gender does not play any roles in moderating the interaction of the shopping intensity and the level of disappointment frequency in online shopping and the buyers' anxiety level. It implies that online business actors should understand this condition since any disappointment felt by men or women will result in anxiety and when this often happens, it will cause buyers to suffer from some psychological disorders and mental health.

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