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Men vs. Women:
Study of Online Shopping Habits and Factors Influencing Buying Decisions in Bahrain

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ABSTRACT

The purpose of this article is to measure the difference between Bahraini men and women in terms of their habits of online shopping and determine factors affecting their buying decision. The researchers adopted a technology acceptance model (TAM) as a research conceptual framework. A questionnaire was developed and distributed randomly to a sample of Bahrainis. Collected data was analyzed to test the research framework and hypotheses using multiple regression analysis. Results show there is a difference between men and women in term of trust, habit, satisfaction, perceived ease of use, and risk. The limitation of research stems from the majority of the participants aged between 18-28 years old, which could not represent all population age group. The article identifies key predictors of the online buying decision, enabling entrepreneurs and practitioners of online business to understand which factors will be useful to draw a rigid strategy for their online presence. Previous studies on online shopping did not give much concern to gender factor, while the current study investigates differences between men and women online shopping habits and reaching new facts about factors that influence the Bahraini buying decisions.

KEYWORDS

Buying Decision, Online Shopping, Perceived Ease of Use, Risk, Satisfaction, Shopping Habits

INTRODUCTION

Online shopping is the process of purchasing products or accessing services through internet network, whit the broad scope of products and services available to consumers all around the world. Increasing use of online shopping has become a threat to the traditional shopping (Masoud, 2013). With online shopping, it became easier to get the desired items in different markets rather than the national one.

Online shopping is a process taken by customers of browsing and/or buying products or services by using online shops or social media, in a comfortable way at their home (Roblek et al., 2013; Jusoh and Ling, 2012). Nowadays online shopping grows to be the most popular shopping style for customers because the Internet becomes widespread dramatically (Lin, 2013). Online shopping makes shopping easier, it allows customers to choose and compare the price of product between different

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sellers and choose the best, so the decisions of buying can be made at home in an easier way (Ali and Sankaran, 2010).

Numerous research indicates that there is significant difference of online behavior according to gender. Hernández et al. (2011) conducted a study on age, gender and income and their impact to online shopping behavior, and revealed significant differences between men and women in their behavior. Another study conducted by Hansen and Jensen (2009), about shopping orientation and online clothing purchases supported the conclusion of differences between gender in attitude toward the shopping and Intention buy the clothing via online. The females are most responsive to the presentations and advertising whether positive or negative, in this case, they are more displayed to shopping over the internet than males (Garbarino and Strahilevitz, 2004). In addition, there are differences between males and females in their association with technology (Slyke, Comunale and Belanger, 2002). A study conducted by Herter (2013) suggest that women demonstrate higher levels of shopping satisfaction, recommendation, return intentions and hedonic shopping than men.

The online shopping in Bahrain takes place among the majority of population members. Regardless of the age and interest, people start to use online shopping frequently, through both the website and social media (Crnkovic, 2013). However, the factors that affect online buying decision are not well studied from the Bahrain context. The goal of this research is to investigate the factors that affect online shopping habits in Bahrain with the focus to male and female buyers.

This study is organized in six research structures. The first section introduces the statement of the research problem that presents the argument, which tells what is the study about and stating the research questions that arises. The second section defines and analyzes the literature review related to the habits and factors influencing online shopping buying decision in the University of Bahrain and then highlights the theories researchers used in the current study. Section three describes the research methodology. The fourth section describes the analysis researchers used and tabulates all the data that have been collected. In section five, the main results of the survey questionnaires are discussed. Finally, the last section introduces the conclusion and recommendation for further research.

DETERMINANTS OF ONLINE SHOPPING

Technology Acceptance Model (TAM) has been developed from reasoned action theory and planned behavior theory (Ibrahim, 2013). TAM is used for researching the determinants of information technology for end-user behavior, but numerous researchers suggest that there are additional influence of external variables, besides the core theory variables: perceived ease of use and perceived usefulness, intention to use and actual use behavior. In this paper, we develop the following TAM model in terms of adding new factors “Habit,” “Trust,” “Risk,” “Satisfaction” and “Security.” The elements of the model will be elaborated in the following discussion.

Security

The increasing use of online shopping shows an increase of consumers’ concerns in terms of security of online shopping (Gehrt et al., 2012). One of the factors, which cause consumers not to use online shopping, is security, if the consumers have concerns regarding the online shopping security. The consumers may avoid using online shopping for different reasons such as fear of credit card fraud, privacy and risks of not receiving goods and services at right time (Su and Huang, 2011). In order to protect the privacy of consumers through online shopping, security has to be established with the customers, mainly by the means of technology. There are many specialized companies to provide security for online shopping sites to protect them from unauthorized persons such as providing software to security (Liu et al., 2005; Gehrt et al., 2012). Therefore, based on this research we develop the following hypothesis:

H1: Security affects “Trust factor” of Make Buying Decision.

Trust

Trust is the most important factor in online shopping (Turkyilmaz et al., 2015). As it has been defined by Oxford dictionaries that Trust is a "Firm belief in the reliability, truth, or ability of someone or something: relations have to be built on trust, they have been able to win the trust of the others". It is usually known as a relationship factor based on experience (Kim, 2012). When the organization provides a security guarantee, the customer trust in the organization website may directly affect by customer trust in online shopping (Santos and Fernandes, 2011). According to Awad and Ragowsky (2008), there is a difference in trust between men and women in online shopping, and the trust affects the behaviour difference between man and woman. As a result, the trust is very important and plays a major role in the intention of online shopping for women more than for men. Therefore, based on this research we develop the following hypothesis:

H2: Trust factor affects "Intention" of Make Buying Decision.

Risk

Perceived risk is a factor that numerous authors studies in relation to the behavior of customer in online shopping (e.g. Mandilas et al., 2013). Perceived risk is one of the factors that affect consumers' decision-making in online shopping. In addition, perceived risk has an important role in consumers' behavior. Many studies about perceived risk in online shopping showed that perceived risk have a negative effect (Masoud, 2013). However, male and female have different expectations on perceived risks of online shopping. Based on Garbarino and Strahilevitz (2004) study on how the perceived risks effects on gender in decisions purchased, suggests that there are differences between the genders in the impact of the factor perceived risks on the decisions purchasing. As a result, they found that women are considering online shopping risks more than men are. Therefore, based on this research we develop the following hypothesis:

H3: Risk affects "Trust factor" of Make Buying Decision.

Habit

According to Hsu et al., (2015), the habit is defined as action performed frequently or reaction automatically resulting of previous experience. Habits are also used to forecast the behavior of customers in traditional retail but habits of customers in online shopping are more complex due to the increased risk and uncertainty. Habit has relation with other factors that may affect the intention of purchase such as a trust, e.g. sometimes habits have negative impact on the relationship between trust and purchase intention (Chiu et al., 2012). Therefore, based on this research we develop the following hypothesis:

H4: Habit affects "Trust factor" of Make Buying Decision.
H5: Habit affects "Perceived ease of use" of Make Buying Decision.
H6: Habit affects "Perceived usefulness" of Make Buying Decision.

Satisfaction

Customer satisfaction is an emotional reaction and it comes from the cognition from buying process to after buying. Mostly, customer satisfaction is related to factors such as price, product quality, the photo of the product, consistency of products and site design. Turkyilmaz et al., (2015), Gehrt, et. al., (2012) and Pabalkar, (2014) points out that website quality is very important for consumers' online buying, directly affecting satisfaction. The customer satisfaction is the comparison between expectation and conception of a product. For example, the customers often worry that the real products

are different from the photos of the website (Lin, 2013). In reality, the product uncertainty takes the main role in online customer satisfaction. Thus, it is found that the high product uncertainty and low retailer visibility reduce customer satisfaction, and the pricing, customer service, and website design have a direct effect on customer satisfaction (Luo, Ba and Zhang, 2012). Therefore, based on this research we develop the following hypothesis:

H7: Satisfaction affects "Intention" of Make Buying Decision.

Intention

The intention is affected and formed by two variables, which are Perceived ease of use and usefulness, and then intention effect on the actual behavior (Renny et al., 2013; Mandilas et al., 2013). Yulihasri et al. (2011) said that the Perceived ease of use and usefulness are silent beliefs and they have a high significance in affecting the intention of online shopping. According to Halim et al. (2005), the relationship between satisfaction and buying intention is very strong. Therefore, based on this research we develop the following hypothesis:

H8: Perceived usefulness affects "Intention" of Make Buying Decision.
H9: Perceived ease of use affects "Intention" of Make Buying Decision.

Buying Decision

The buying decision is an actual behavior. The actual behavior can be taken by individuals to do something. Jeddi et al. (2013), said there are processes to make the decisions which are: Identify the problem, Search for information, Evaluation of Options, Purchase, after purchasing behavior. Buying decision is affected by other variables and it has a direct relation to the buying intention (Renny et al., 2013). Therefore, based on this research we develop the following hypothesis:

H10: Intention affects Make Buying Decision.

Perceived Usefulness

Usefulness is related to time and effort saving and reducing the cost (Renny et al., 2013).

Studies about the perceived usefulness indicated that it has a stronger influence on usage (Ibrahim, 2013; Mandilas et al., 2013). Moreover, it is affected by external variables and shares in forming the intention, and it has a direct effect on intention. Therefore, based on this research we develop the following hypothesis:

H11: Perceived usefulness affects "Satisfaction factor" of Make Buying Decision.

Perceived Ease of Use

Perceived ease of use measures if the person can use and learn the systems in an easy way. Previous studies about the perceived ease of use indicated that it has a significant impact on intention either directly or indirectly across impact on perceived usefulness. However, it is affected by external variables and it contributes in forming the intention. Also, perceived ease of use has a direct effect on intention and it is related to the usability (Renny et al., 2013; Mandilas et al., 2013, Pabalkar, 2014). According to Turkyilmaz et al., (2015) and Gehrt, et. al., (2012) website ease of use and product availability are important precursors of online buying. Therefore, based on this research we develop the following hypothesis:

H12: Perceived ease of use affects "Satisfaction factor" of Make Buying Decision.

METHODOLOGY

A sample of respondents is selected from among the population of students in the University of Bahrain. The questionnaire administered online using Google Form and the link was distributed by email and social application (WhatsApp) among students. Also, a hardcopy of the questionnaire was distributed randomly among citizen. The number of participants of the online questionnaire was 251 and the number of participants in hardcopy questionnaire was 201, so the total number of participants was 452. The data was collected in ten days, from 6th to 15th of April 2015.

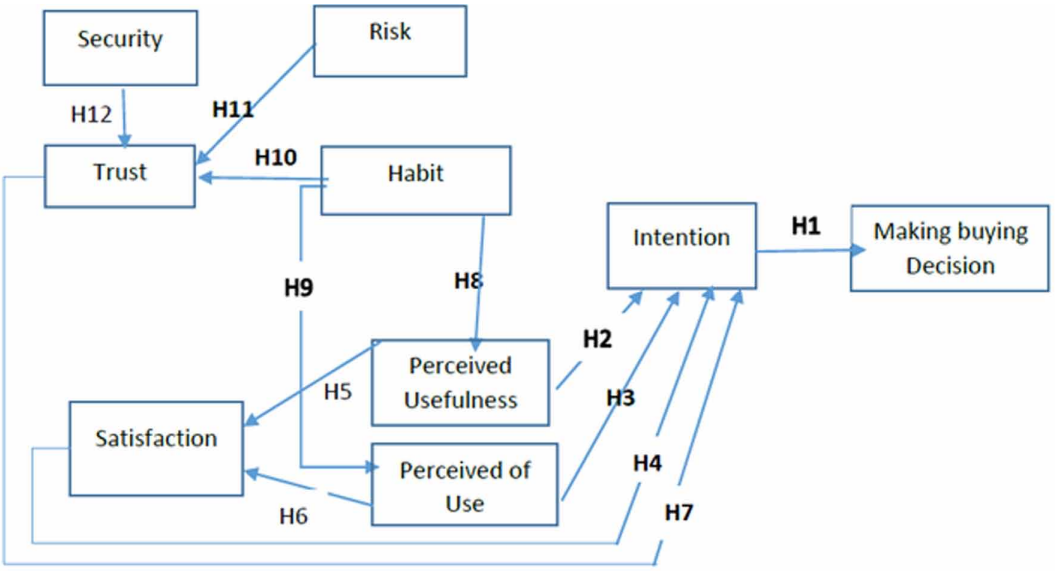
A structured questionnaire was used as a study tool (see Appendix). It consisted of two sections: the first section collected demographic data relevant for this study, and the second section consisted of the research questions that measure the online shopping use, habits and the factors affecting on the buying decision. Questions all are closed-ended questions providing multiple options to choose from a Likert scale.

The personal data and project questions from the questionnaire were analyzed using the Statistical Package for Social Science (SPSS). The response of the participant was presented in percentages. Answers were classified accordingly into the use of online shopping, men and women habits and the affecting of factors in the buying decision among Bahraini citizens. Multiple regression was used for testing the hypothesis of the research model. Figure 1 shows the proposed framework of the hypothesis.

Results

Majority of the respondents are between the age of 18 and 28 (73.7%), and the oldest respondents are aged 49 years old or more (2.7%). More than a half of respondents are female (51.1%), while 48.9% are male. Half of the respondents have an educational background of bachelor's degree (50.2%), and 8.8% respondents come from a postgraduate education background. There are 28.1% respondents from high school, while 12.8% has diploma certificate. Most of the sample are students (56.4%), while there are the smallest number of retirees (2.7%). Government-employed represents 25%, the self-employed

Figure 1. The proposed framework



represents only 4.6% of the sample, while unemployed represents 11.3% of the sample. Most of the respondents use online shopping occasionally (55.3%), e.g. when there would be a big web sale or give away large discounts and coupons, while the lowest number of respondents are those that use it weekly (4.6%). 25.2% of the respondents use online shopping monthly, while 14.8% never used online shopping. Usually, items that are highly purchased online are clothes (41.5%), and the smallest number of respondents are buying food online (6.4%). 33.8% of respondents purchased accessories and 25.9% purchased electronics via online shopping, while 14.8% of respondents purchased other products. Amazon is the most popular website to shop online (48.9% respondents), whereas only 2.7% respondents use Home Site which makes it the lowest choice to shop online. 30.1% of respondents buy from eBay, 11.7% from Booking, 8.6% from Alibaba, 5.1% shop from Flipkart, and 17.5% shop from others online shopping sites.

Table 1 shows results of factor analysis, where the buying intention, perceived usefulness, perceived ease of use, routine habit, purposeful habit, trust, security, satisfaction and risk that have score of alpha equal or over 0.7, meaning that the reliability is acceptable. However, buying decision has a Cronbach's alpha slightly lower than 0.7 but is still in the 0.6 area, which makes it acceptable according to Nunnally and Bernstein (1994). The Factor Analysis is used to reduce the number of large items in factor to smaller number of items for each factor by combining a set of related items into one comprehensive variable. These items are represented in following codes: BD = Buying Decision; BI = Buying Intention; PU = Perceived usefulness; PEU = Perceived ease of use; HABIT = Habit; TRU = Trust; SAT= Satisfaction; and SEC = Security. Two factors related to habit are identified: routine habit and purposeful habit.

Table 2 shows the result of the cross-tabulation of all categories maturity level to differentiate men and women online shopping habits and factors influencing their buying decision. Three levels of average values of factors were defined: low, medium, and high. Results indicate that there are not significant differences between female and male according to different elements of research model.

Table 3 presents descriptive statistics for all factors and their correlations. Buying decision has a weak correlation with routine habit (19.1%) and security (26.6%). It has a moderate correlation with buying intention (42.7%), perceives usefulness (33.2%), perceived ease of use (30.4%), purposeful habit (44.5%), trust (34.2%) and satisfaction (42.9%). Buying intention has a weak correlation with routine habit (29.5%). It has a moderate correlation with perceives usefulness (42%), perceived ease of use (38.7%), purposeful habit (38.1%), trust (50.2%), security (32.4%) and satisfaction (44.4%). In addition, the perceived usefulness has a weak negative correlation only with risk (-2.6%), and moderate correlation with other factors. The perceived ease of use has a weak correlation with routine habit (17.9%) and purposeful habit (25.9%), and moderate correlation with trust (36.2%), security (32.1%) and satisfaction (35.8%). On the other hand, the routine habit has a weak correlation with purposeful habit (26.9%), and moderate correlation with trust (55.9%), security (54.8%) and satisfaction (46.3%). However, the purposeful habit has a weak correlation with security (36.5%), and moderate correlation with trust (41%) and satisfaction (48.3%). The trust factor has a moderate correlation with security (63.8%) and satisfaction (59%). Lastly, there is a moderate correlation between security and satisfaction (53.2%). Not to forget, the risk factor has a weak correlation with all factors. Results indicate that there is no problem of correlation among the investigated variables.

Regression analysis was run on the factors received from factor analysis with the following results shown in Table 4. Summary results of hypothesis testing are presented in Table 5.

Model 1 shows the regression analysis with the independent variables security, risk, purposeful habit, and routine habit against the dependent variable of trust. It was found that the coefficient beta for both male and female about security, routine habit and purposeful habit have positive relationships. The male has positive 51.9%, 24.9% and 18.2% beta percentage respectively, while the female has positive 44.1%, 44.4% and 10.4% beta percentage respectively. Thus, results indicate that H1 and H4 for both male and female are supported. There is an exception to risk even with low positive 1.5% beta

Table 1. Factor analysis and Cronbach's Alpha

Component	Items	Factor Analysis	Cronbach's Alpha
Buying Decision	BD1	.646	.615
	BD2	.731	
	BD3	.651	
	BD4	.605	
Buying Intention	BI1	.779	.816
	BI2	.719	
	BI3	.725	
	BI4	.766	
	BI5	.677	
Perceived Usefulness	PU1	.474	.744
	PU3	.848	
	PU4	.867	
Perceived Ease of Use	PEU1	.797	.764
	PEU2	.766	
	PEU3	.725	
	PEU4	.571	
Routine Habit	HABIT1	.824	.709
	HABIT5	.747	
Purposeful Habit	HABIT2	.578	.746
	HABIT3	.853	
	HABIT4	.862	
Trust	TRU1	.471	.716
	TRU2	.537	
	TRU3	.722	
	TRU4	.486	
	TRU5	.532	
Security	SEC1	.801	.837
	SEC2	.739	
	SEC3	.706	
	SEC4	.461	
Satisfaction	SAT1	.688	.814
	SAT2	.728	
	SAT3	.668	
	SAT4	.729	
	SAT5	.706	
	SAT6	.662	
Risk	RISK1	.708	.749
	RISK2	.776	
	RISK3	.766	
	RISK4	.779	

Note: PU2 item was deleted due to low loading.
Source: Authors' work

Table 2. Differences between female and male

	Cases					
	Male			Female		
	Low (%)	Medium (%)	High (%)	Low (%)	Medium (%)	High (%)
Buying Decision	1.4	45.0	53.6	2.8	46.5	50.7
Buying Intention	0.5	29.4	70.1	2.8	25.1	72.0
Perceived Usefulness	2.4	37.1	60.5	0.9	32.3	66.8
Perceived Ease of Use	1.6	35.1	63.4	1.0	23.7	75.4
Routine Habit	7.6	66.5	25.9	12.3	58.8	28.9
Purposeful Habit	1.8	25.7	72.5	2.0	23.0	75.0
Trust	2.9	65.9	31.2	6.3	58.9	34.8
Security	17.7	56.5	25.8	17.8	57.9	24.4
Satisfaction	1.1	29.8	69.1	3.0	40.8	56.2
Risk	12.2	50.3	37.6	5.4	40.1	54.5

Source: Authors' work

Table 3. Descriptive statistics and correlation analysis of factors identified

Variables	Mean	SD	Buying Decision	Buying Intention	Perceived Usefulness	Perceived Ease of Use	Routine Habit	Purposeful Habit	Trust	Security	Satisfaction	Risk
Buying Decision	12.55	2.22	1.000									
Buying Intention	16.65	2.94	0.427**	1.000								
Perceived Usefulness	8.97	1.78	0.332**	0.420**	1.000							
Perceived Ease of Use	13.16	2.23	0.304**	0.387**	0.315**	1.000						
Routine Habit	4.33	1.62	0.191**	0.295**	0.445**	0.179**	1.000					
Purposeful Habit	9.06	1.72	0.445**	0.381**	0.326**	0.259**	0.269**	1.000				
Trust	14.43	3.19	0.342**	0.502**	0.391**	0.362**	0.559**	0.410**	1.000			
Security	10.26	2.98	0.266**	0.324**	0.377**	0.321**	0.548**	0.265**	0.638**	1.000		
Satisfaction	19.09	3.46	0.429**	0.444**	0.407**	0.358**	0.436**	0.483**	0.590**	0.532**	1.000	
Risk	11.99	2.48	0.054	-0.082*	-0.026	-0.030	0.009	-0.008	-0.070	-0.1663	-0.142**	1.000

Notes: ** Correlation is Significant at the 0.01 level, * Correlation is Significant at the 0.05 level
Source: Authors' work

percentage for male, while it still makes H3 unsupported along with a negative 3.5% beta percentage for the female, which is also insignificant.

Next, Model 2 run a regression between the independent variables routine habit and purposeful habit on the dependent variable perceived usefulness. The result for the coefficient beta explained that both male and female in routine habit and purposeful habit have a positive relationship. The male shows 28.1% and 18.7% beta percentage respectively, while female shows 45.4% and 31.8% beta percentage respectively. Hence, they are significant and for both male and female H6 are supported.

Table 4. Results of multiple linear regression analysis

	Variables	Male				Female				Hypothesis
		β	*t*	*R*	R^2	*β*	*t*	*R*	R^2	
Model 1	(DV1: Trust)			.755	.570			.811	.657	
	Risk	.015	.339			-.035	-.878			H3
	Routine Habit	.249	4.588**			.444	9.688**			H4
	Purposeful Habit	.182	3.940**			.104	2.462*			
	Security	.519	9.307**			.441	9.614**			H1
Model 2	(DV2: Perceived Usefulness)			.365	.133			.638	.407	
	Routine Habit	.281	4.380**			.454	8.343**			H6
	Purposeful Habit	.187	2.914**			.318	5.831**			
Model 3	(DV3: Perceived Ease of Use)			.302	.092			.419	.175	
	Routine Habit	.129	1.956			.180	2.800**			H5
	Purposeful Habit	.252	3.831**			.321	4.998**			
Model 4	(DV4: Satisfaction)			.502	.252			.592	.350	
	Perceived Usefulness	.231	3.706**			.457	6.972**			H8
	Perceived Ease of Use	.357	6.024**			.194	2.963**			H9
Model 5	(DV5: Buying Intention)			.560	.314			.649	.421	
	Perceived Usefulness	.223	3.524**			.338	4.772**			H11
	Perceived Ease of Use	.200	2.994**			.154	2.431*			H12
	Trust	.184	2.518*			.123	1.699			H2
	Satisfaction	.136	1.896			.171	2.303*			H7
Model 6	(DV6: Buying Decision)			.325	.106			.594	.353	
	Buying Intention	.325	5.076**			.594	11.148**			H10

Source: Authors' work
Note: DV-dependent variable, * statistically significant at 5%; ** 1%

Model 3 presents the regression explaining the relationship between routine habit and purposeful habit against perceived ease of use, where the relationship result is the weakest for the male. It shows that routine habit for the female is significant with 18% beta percentage, is better than the male insignificant beta percentage of 12.9%. However, both male and female have positive 25.2% and 32.1% beta percentage on purposeful habit respectively. Thus, make the habit factor among the female buyers supports H5, while for male it is unsupported.

Besides that, Model 4 shows regression between independent variables of perceived usefulness and perceived ease of use against satisfaction as dependent variable. The coefficient beta of both male and female in perceived usefulness and perceived ease of use indicate a positive relationship. The male

Table 5. Overall hypotheses results

Statement of Hypothesis	Decision	
	Male	Female
H1: Security affects "Trust" of Buying Decision.	Supported	Supported
H2: Trust factor affects "Intention" of Make Buying Decision.	Supported	Unsupported
H3: Risk affects "Trust factor" of Make Buying Decision.	Unsupported	Unsupported
H4: Habit affects "Trust factor" of Make Buying Decision.	Supported	Supported
H5: Habit affects "Perceived ease of use" of Make Buying Decision.	Unsupported	Supported
H6: Habit affects "Perceived usefulness" of Make Buying Decision.	Supported	Supported
H7: Satisfaction affects "Intention" of Make Buying Decision.	Unsupported	Supported
H8: Perceived usefulness affects "Satisfaction factor" of Make Buying Decision.	Supported	Supported
H9: Perceived ease of use affects "Satisfaction factor" of Make Buying Decision.	Supported	Supported
H10: Intention affects Make Buying Decision.	Supported	Supported
H11: Perceived usefulness affects "Intention" of Make Buying Decision.	Supported	Supported
H12: Perceived ease of use affects "Intention" of Make Buying Decision.	Supported	Supported

Source: Authors' work

has positive 23.1% and 35.7% beta percentage respectively, while the female has positive 45.7% and 19.4% beta percentage respectively. This results in H11 and H12 being supported for both genders.

Model 5 present the relationship between perceived usefulness, perceived ease of use, trust, and satisfaction against buying intention. Here, the coefficient beta of the relationship for both male and female are explained as follows: The male perceived usefulness, perceived ease of use and trust all have a positive beta percentage of 22.3%, 20%, and 18.4% respectively, except satisfaction with an insignificant positive 13.6% beta percentage. Meanwhile, the female perceived usefulness, perceived ease of use and satisfaction all have a positive beta percentage of 33.8%, 15.4%, and 17.1% respectively, except trust with an insignificant positive 12.3% beta percentage. As a result, both male and female supports H8 and H9. However, H2 is supported by the male and unsupported by the female, while H7 is supported by the female and unsupported by the male.

Lastly, Model 6 shows the regression between the independent variables buying decision and the dependent variable buying intention. It shows the coefficient beta of the relationship for both male and female explained that Buying Intention has positive 32.5% and 59.4% beta percentage respectively. This makes Buying Intention significant, thus male and female H10 are supported.

CONCLUSION

The purpose of this research is to identify the difference between men and women according to their online behavior in Bahrain. Following differences were found: (i) there is a difference to the variable of perceived ease of use where women have higher rate than men; (ii) variable Satisfaction has the following difference with the men having a higher average value of Satisfaction compared to women; and (iii) variable Risk has higher value for women compared to men. Other variables did not reveal significant differences.

The Technology Acceptance Model (TAM) was used to determine the factors that affect the men and women behavior when shopping online. A modified version of the TAM model was constructed in order to investigate the impact of various factors to the online purchase. It was found that habit positively affects perceived usefulness and trust. In addition, perceived usefulness and perceived

ease of use positively affects buying intention and satisfaction. Multiple regression analysis was used for testing the research model, indicating that online shopping is impacted by numerous factors. According to the variables that have been studied, this research concluded that there are differences between men and women in term of perceived ease of use, trust, habit, satisfaction, and risk when making decisions about online buying.

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