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TAM: The Moderating Effect of Gender on Online Shopping

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ABSTRACT

In this study we applied Technology Acceptance Model (TAM) to address consumers' online purchasing intentions and examine the effect of gender as a moderating variable on purchase intention. Six hypotheses were proposed based on our research model. We validate TAM in an ecommerce environment using two split data sets one containing females and the other males. Structural equation modelling and t tests were performed to test the hypotheses. The results show that gender is an important moderating variable in online commerce. Understanding the differences between males and females provides practitioners with better understanding of the behaviour of consumers on the web and allows development of better marketing strategies.

INTRODUCTION

According to a 1996 study of 254 online women, women's cyber shopping patterns are similar to men's. Both groups are buying a limited number of product categories, and nearly all are making purchases that include a few high fashion clothing and high value jewelry items (Frum 1997). The US Department of Commerce online sales figure for 2001 was $35.93 billion whereas the figure had grown to $45.54 billion by 2002. When comparing the second quarter online retail sales figures from 2000 to those for 2003, the figures show that the trend of increasing in sales is maintained. Because web shopping is becoming increasingly popular it is possible that consumers' attitudes and behavior on the web will evolve. Partially motivated by this increasing usage there is an growing body of research devoted to ecommerce (Jarvenpaa and Todd 1997; Lohse and Spiller 1999) and Internet business (Rao et al. 2002; Koh and Chong, 2002).
In the 1980s, several researchers (Kwon and Zmud 1987; Swanson 1989) realized that gender was a relevant variable in the technology field and information technology is a key element in business process. McKeown and Philip (2003) state information technology is an integrative part of business transformation. Lin and Lu (2000) recognize the power of the Internet that can bring to a company and explore consumers’ behavior intention on web site usage. Although a large number of studies use the Technology Acceptance Model (TAM) as theoretical support, the incorporation of gender into the model was still lacking (Gefen et al 1997) in both TAM-based research as well as most other technology related issues. We examine the differences that exist between males and females among the constructs and relationships in the TAM model. Specifically, we validate TAM in an ecommerce environment using two split data sets one containing females and the other males. This research provides better understanding of the behavior of consumers on the web and allows practitioners to better develop marketing strategies.

THEORETICAL SUPPORT

Technology Acceptance Model

There are several marketing based theories that explain human behaviour such as the theory of planned action and the theory of reasoned action. In the 1986, Davis borrowed the theory of reasoned action and adapted it to the context of technology adoption. The major components of TAM model are perceived ease of use, perceived usefulness, attitude and intention. Perceived usefulness is defined as “the degree to which a person believes that using a particular system would enhance his or her job performance.” End users consider effectiveness and efficacy as criteria in evaluating how useful a system is. Perceived ease of use refers to “the degree to which a person believes that using a particular system would be free of effort.” The TAM model posits that perceived ease of use positively correlates with perceived usefulness of a technology because there is a tendency to prefer less effort. If the introduction of a new system requires little learning time, users are more likely to accept the system and use it more frequently. The TAM model employs perceived ease of use and usefulness as determinants to attitude which in turn effects usage. User behaviour toward technology is predicted using TAM. In essence, TAM models a user’s attitude, intention, and behaviour toward information technology.

For a decade, researchers devoted effort to the testing and validation of TAM in a variety of environments. Adams, Nelson and Todd (1992) replicated Davis’ study to substantiate reliable and valid scales for measurement of perceived ease of use and perceived usefulness. Jackson et al. (1997) extend TAM to include psychological variables in an effort to understand the behavioural intention of using a complex information system. Mathieson and Chin (2001) added
user resources to TAM to further validate the proposed relationships within TAM and the predictive power of the model.

Gefen (2003) examined TAM from a different angle – experienced users’ intention to use the systems. Based on the TAM, behavioural intentions to use a new information technology (IT) are computed by the users through a rational analysis of its desired benefits. He proposed that habit is also a major factor for predicting user intention and confirmed that online shoppers’ intentions to continue using a website are dependent not only on perceived ease of use, perceived usefulness but also on habit. In Gefen’s study habit alone explains a large proportion of the variance of continued use of a website. Furthermore, habit is also be a major predictor of PU and PEOU among experienced shoppers.

Heijden (2003) investigates an extension of the TAM to explain the individual acceptance and usage of websites. Perceived ease-of-use, usefulness, enjoyment, and their impact on attitude towards using, intention to use and actual use are included in Heijden’s extended model plus he introduces a new construct, “perceived visual attractiveness” of the website. Heijden shows that the site's visual attractiveness influences usefulness, enjoyment, and ease-of-use.

Lim (2003) applies TAM to negotiation support systems (NSS) and shows that subjective norm and perceived behavioural control emerged as strongest determinants of intention to adopt NSS. Additionally, subjective norm is a product of organizational culture and industrial characteristics. Chau et al’s (2003) study of Internet banking services is based on TAM and suggests that personalization, alliance services, task familiarity, and accessibility have significant influence on perceived usefulness and perceived ease of use. Chau et al also show that perceived usefulness and perceived ease of use are important factors in fostering a positive attitude toward accepting the services. These recent studies on TAM show that TAM is a generic model that helps explain intention and usage of technology. Figure 1 shows the major components of TAM model.
Perceived Risk

At the 17th Annual Atlanta Risk and Insurance Management Society Educational Conference, Lloyd surveyed more than 200 risk managers, insurance brokers and underwriters. It reported that sixty-two percent of respondents cited ecommerce risks and loss of reputation or brand as two of the most significant business risks. Risk refers to the consumer’s perceptions of uncertainty and the negative effects of engaging in an activity (Dowling & Staelin 1994; Kelly & Thibaut 1978). Electronic commerce and the Internet have brought some unique risk concerns for businesses and individuals. Companies have invested huge amounts of money to secure ecommerce transactions and develop better strategies to deal with the potential uncertainties. On the internet, risk comes from various sources such as viruses, hackers, operational mistakes, managerial oversight, and the unreliability of Internet connections and computer equipment.

As the economy is becoming more globalized, Internet technology is increasingly used by companies to enhance their global competitiveness. Many Internet-based systems were designed and developed for supply chain management to allow synchronization of supply, production, distribution, and service. However, the stakeholders or the parties involved face various risks and overhead during the deployment of this new technology. To target risk on e-procurement, Yen (2003) proposed and validated a risk management model on ecommerce.

Pavlou (2003) integrates risk in the TAM model to investigate online transactions and confirmed that risk is a major concern for online users. Rose (2002) studied risk from an e-government perspective and Rose’s e-Government adoption model includes cultural variables, risk, control, and technology acceptance. The growing interest in e-Government has increased concern for how to increase citizen adoption and usage of these online services. e-Government is increasingly important due to its potential to reduce costs and improve service. Through the investigation of online tax services, used extensively in the West, Rose suggests methods that allow governments to increase citizen trust and thus encourage the adoption of e-government service. McCrohan (2003) explores various issues that affect the stability of electronic commerce and proposes strategies that reduce risk. Chen and Dubinsky (2003) present an exploratory study of a conceptual model of perceived customer value in a business-to-consumer ecommerce setting. They propose that determinants of perceived customer value are valence of on-line shopping experience, perceived product quality, perceived risk, and product price.

Addison (2003) used a delphi technique to determine what practitioners view as the most important risks in the development of ecommerce projects. Addison reported that misunderstanding the users’ requirements emerged as the most significant risk, followed by the
absence of declared business benefits, and lack of top management commitment. In summary, numerous recent studies suggest that risk warrants inclusion in our research model.

Gender Differences

Marketers have recognized a difference in purchase behaviour based upon gender. Researchers studied gender differences in direct marketing, catalogue shopping, brick-and-mortar shopping. In 1988, Stern investigated male/female financial media usage. Surveys show that both men and women lack confidence in the media and advertising as a source of financial information. Differences between male and female media usage still exist. A study of Christmas shopping by Fischer and Arnold (1990) reveal that women give gifts to more recipients, start shopping earlier, spend more time shopping per recipient, spend less per recipient, and report greater success than men. Whereas men may take Christmas shopping rather lightly, women appear to be socialized to take it more seriously.

Eastlick (1994) studied catalogue shopping motives between male and female. It was found that Salient motives of males for catalogue patronage consisted mainly of merchandise and service-related. In contrast, females indicated that their salient motives were convenience-oriented. Beatty et al (1993) examined the gift-giving behaviour between genders. Finally, Pradeep’s (1999) work shows that gender is significantly correlated with online purchasing. This study builds upon prior research on ecommerce (Zhang and Prybutok 2003) and explores the moderating effect of gender on online purchase intention.
RESEARCH MODEL

Considerable research exists on the factors that predict whether individuals will accept and voluntarily use information systems. The TAM has a foundation in psychological research, explains usage behavior quite well, and can be operationalized with valid and reliable instruments. Based on this research model, we developed an instrument to measure the constructs depicted in the research model. Figure 2 displays our research constructs and relationships.

HYPOTHESES

Based on the literature review and research model, we proposed the following alternative hypotheses:

H1: females will rate perceived ease of use of a web store as more important than males.
H2: females will consider perceived usefulness of a web store as more important than males.
H3: perceived ease of use will affect perceived usefulness more strongly for females than for males.
H4: perceived ease of use will affect attitude toward online shopping more strongly for females than for males.
H5: perceived usefulness will affect attitude toward online shopping more strongly for females.
than for males.
H6: risk is negatively related to consumers’ attitude toward online shopping more strongly for males than for females.

RESEARCH METHOD

While TAM has been tested by numerous researchers (Adam, Nelson & Todd 1992; Al-Gahtani & Prasad 1999; Igbaria et al 1997), we are interested in extending the application of the TAM to better address consumers’ online behaviour and in testing the hypotheses associated with its transference. In this research, we are trying to predict consumers’ purchase intention, test theoretical propositions, confirm previous findings, and survey research is an appropriate method to address these questions. Table 1 illustrates the sources from which the survey items are extracted.

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Literature Support</th>
<th>Definition/measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Risk</td>
<td>Spiller and Lorhe, 1998, Yen 2003</td>
<td>Perceived risk refers to consumer’s perceptions of the uncertainty and negative effects of engaging in an activity</td>
</tr>
<tr>
<td>Perceived ease of use</td>
<td>Davis, 1986; Heijden 2003</td>
<td>It is easy to learn. It improves productivity</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
<td>Davis, 1986; Chau et al. 2003; Taylor and Peter, 1995</td>
<td>The perceived utility value</td>
</tr>
<tr>
<td>Attitude</td>
<td>Davis 1986; Lim 2003</td>
<td>Attitude toward online purchase.</td>
</tr>
<tr>
<td>Gender</td>
<td>Fischer and Arnold, 1990; Pradeep, 1999</td>
<td>Male, female, categorical variable</td>
</tr>
</tbody>
</table>

Table 1 Research constructs

Survey Instrument Development

Review of the relevant literature in marketing and information systems allowed identifying our research constructs and measures. Some established measures such as perceived ease of use, perceived usefulness and attitude were borrowed from prior studies and modified to fit this
study's specific context. To further improve content validity, the instrument was examined by marketing experts and professors with expertise in consumer behaviour as well as experienced users of eCommerce systems. Moreover, a pilot study was conducted to validate the content validity of the instrument. Initial responses reveal positive feedback. No items were changed after the pilot study. This is partially due to the result of the fact that the study was grounded in the well established theory of the TAM model and that experts had previously reviewed all the items.

DATA ANALYSIS

Respondents Profile

To assess the consumers' attitude and other psychological factors in deciding online usage, we collected data via the web from a southwest university. All the participants were volunteers that were awarded a few bonus points in their course for their participation. The respondents are junior and senior business students. A total of 332 surveys were received. In our data set 96.1% of the respondents had purchased from the Internet. 81.3% of the students work and 37.5% of the students work full time. The high proportion of students that both work and make online purchases supports the contention that these students are reasonable subjects for a study that examines Internet usage intention. These students work in various industries with a diverse set of responsibilities. These respondents had an average of 6.17 years of experience on the Internet and spent at least 6 hours weekly accessing the Internet. The respondents also report that during the past 12 months, they made at least 6 transactions from the Internet with average spending of $552.53.

Our study aims to explore the moderating effect of gender on online purchase intention. We limit our sample of consumers to those that would potentially shop online because it is not the intention of this work to explore the online shopping habits of consumers that do not shop online. As a result, we believe it is appropriate to use students as our subjects because the profile of the students at the institution we sampled is consistent with the market segment of consumers that engage in online shopping. In addition, previous studies evaluating design and presentation of Web sites have found students to be a reasonable population for the study of Web users (Singh and Dalal 1999; Chau, Au, and Tam 2000). Furthermore, research using the TAM model such as Taylor and Todd's (1995) paper published in MIS Quarterly and Chau, Au, and Tam's work (2000) also used students as the data source. These prior studies and our own pilot tests suggest that students are a reasonable proxy for the real population of online shoppers.
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Reliability and Validity

Factor loadings in table 2 provides evidence of discriminant validity and convergent validity (Campbell & Fiske 1959). The KMO is 0.9 and satisfies the requirements for the adequacy of factor analysis because it exceeds the suggested value of 0.8 (Kaiser 1970). Table 2 displays the items loadings on each factor. As suggested by Hair et al (Hair et al 1998), item loadings are above 0.5 on the factor that corresponds to the appropriate theoretical construct and the cross loadings for the items are all less than 0.5.

\[
\begin{array}{cccc}
\text{Perceived Usefulness} & \text{Perceived Ease of Use} & \text{Risk} \\
0.10 & 0.29 & 0.73 & 0.18 \\
0.19 & 0.27 & 0.70 & -0.04 \\
0.23 & 0.21 & 0.82 & 0.02 \\
0.24 & 0.19 & 0.85 & 0.10 \\
0.29 & 0.49 & 0.58 & 0.06 \\
0.25 & 0.84 & 0.10 & -0.04 \\
0.08 & 0.69 & 0.21 & 0.12 \\
0.20 & 0.83 & 0.26 & -0.08 \\
0.26 & 0.73 & 0.39 & 0.02 \\
0.23 & 0.78 & 0.33 & -0.06 \\
0.68 & 0.37 & 0.26 & 0.05 \\
0.76 & 0.24 & 0.12 & 0.08 \\
0.84 & 0.14 & 0.16 & 0.09 \\
0.79 & 0.04 & 0.10 & 0.09 \\
0.74 & 0.36 & 0.21 & 0.14 \\
0.80 & 0.14 & 0.21 & 0.07 \\
\end{array}
\]
Table 2 Factor loadings

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Number of Items</th>
<th>Alpha</th>
<th>Means</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived ease of use</td>
<td>5</td>
<td>0.86</td>
<td>5.50</td>
<td>1.05</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
<td>6</td>
<td>0.88</td>
<td>5.35</td>
<td>1.24</td>
</tr>
<tr>
<td>Attitude</td>
<td>5</td>
<td>0.89</td>
<td>5.01</td>
<td>1.28</td>
</tr>
<tr>
<td>Risk</td>
<td>4</td>
<td>0.86</td>
<td>5.13</td>
<td>1.39</td>
</tr>
</tbody>
</table>

Table 3 Variables in the study and the measures

Cronbach's (1951) alpha measures how well a set of items measure a single unidimensional construct. Table 3 shows the reliability score of each construct and the means and standard deviations for each construct. Table 3 also shows that the reliability scores are above Robinson et al.'s (1991) suggested 0.7 level because the scores range from 0.86 to 0.89.
### Gender Profile

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>Missing 28</td>
</tr>
<tr>
<td></td>
<td>Under 20 110</td>
</tr>
<tr>
<td></td>
<td>21-25 10</td>
</tr>
<tr>
<td></td>
<td>26-30 6</td>
</tr>
<tr>
<td></td>
<td>31-35 5</td>
</tr>
<tr>
<td></td>
<td>36-40 2</td>
</tr>
<tr>
<td></td>
<td>Over 40 2</td>
</tr>
<tr>
<td>Male</td>
<td>Missing 18</td>
</tr>
<tr>
<td></td>
<td>Under 20 115</td>
</tr>
<tr>
<td></td>
<td>21-25 26</td>
</tr>
<tr>
<td></td>
<td>26-30 5</td>
</tr>
<tr>
<td></td>
<td>31-35 3</td>
</tr>
<tr>
<td></td>
<td>36-40 1</td>
</tr>
<tr>
<td></td>
<td>Over 40 1</td>
</tr>
</tbody>
</table>

Table 4 Age distribution for male and female

<table>
<thead>
<tr>
<th>Income</th>
<th>Online spending during past 12 months</th>
<th>Most recent online purchases made during spending</th>
<th>The number of times past 12 months</th>
</tr>
</thead>
</table>

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Table 5 Online purchase demographics between genders

Table 4 shows the age distribution of respondents. Table 5 shows online spending demographics for males and females. In terms of total number of purchases made during the past 12 months, both males and females are similar. However, gender differences appear to matter in the total amount of online purchasing because the males spend larger amounts than the females. In addition, the males spent about twice as much money as that of females on their most recent purchase.

**t tests on Perceived Ease of Use and Usefulness**

<table>
<thead>
<tr>
<th>Ease of Use</th>
<th>Usefulness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>Std. Deviation</td>
</tr>
<tr>
<td>Female</td>
<td>5.63</td>
</tr>
<tr>
<td>Male</td>
<td>5.33</td>
</tr>
</tbody>
</table>

Table 6: t tests for ease of use and usefulness between genders.

Table 6 shows the results of the t tests performed to examine if differences exist between males and females for both perceived ease of use and perceived usefulness. Both tests show significant differences based on the t values. However, only hypothesis 1 (females will rate perceived ease of use of a web store as more important than males) had a t value that indicated the acceptance or confirmation of the alternative hypotheses. Hypothesis 2 stated the females will rate perceived usefulness as more important than males, but our results show that the males perceived usefulness as more important than females. Our results show the opposite of the prior work by Geffen et al, because Geffen et al confirmed that females’ value usefulness more than males (1997).

**Structural Equation Model**
TAM provides strong support for the use of Structural Equation Modelling in this research because of its well established validity within a variety of applications. We conduct SEM using LISREL 8.51 to test the proposed hypotheses as shown in figure 2. In our first SEM we used the complete data set including males and females to validate our research model. The results show that all the paths are significant and figure 3 shows the path coefficients.

All the coefficients in Figure 3 are significant at 0.001 level. The chi-square goodness of fit index (GFI=0.93) tests for a significant difference between the actual model and the predicted model. Other fit indices such as AGFI, NFI, are NNFI 0.91, 0.96, 0.95 respectively. Based on these results we conclude that the data fits the model well (Bentler and Bonett, 1980). As shown in Figure 3, the data suggests significant relationships between constructs that are consistent with what was reported in several previous TAM studies.

Moderating Effects of Gender

Table 7 shows three out of six hypotheses were confirmed as theorized. While hypothesis 2, hypothesis 3, and hypothesis 4 were not confirmed as theorized a significant difference in the males and females was identified but this difference was the opposite of the direction that our original literature based hypotheses suggested. To examine the moderating impact of gender on online purchase intentions, the dataset was split into two data subsets based on male or female attribute of the survey. Splitting the dataset to analyze the moderating effect is suggested by Baron and Kenny (1986). SPSS 11.0 was used to split data and perform a new factor analysis on each subset with computation of the correlation and standard deviations. The factor scores were saved as variables for use in structural equation modelling with LISREL. Table 8 shows the path coefficients for both males and females.
Hypotheses Testing Results

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Testing Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1: perceived ease of use</td>
<td>Confirmed</td>
</tr>
<tr>
<td>H2: usefulness</td>
<td>Not Confirmed *</td>
</tr>
<tr>
<td>H3: perceived ease of use - usefulness</td>
<td>Not Confirmed *</td>
</tr>
<tr>
<td>H4: perceived ease of use – attitude</td>
<td>Not Confirmed *</td>
</tr>
<tr>
<td>H5: useful – attitude</td>
<td>Confirmed</td>
</tr>
<tr>
<td>H6: risk – attitude</td>
<td>Confirmed</td>
</tr>
</tbody>
</table>

Table 7: Summary of hypotheses testing

* Though the hypothesis was not confirmed in the direction proposed a significant difference based on gender was found in the opposite direction.

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>coefficients for Female</th>
<th>coefficients for Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>H3: perceived ease of use - usefulness</td>
<td>0.66</td>
<td>0.76</td>
</tr>
<tr>
<td>H4: perceived ease of use – attitude</td>
<td>0.24</td>
<td>0.29</td>
</tr>
<tr>
<td>H5: useful – attitude</td>
<td>0.68</td>
<td>0.58</td>
</tr>
<tr>
<td>H6: risk – attitude</td>
<td>0.27</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Table 8: Coefficients for both male and female (all the coefficients are standardized)
DISCUSSIONS

Table 8 shows that male shoppers have larger coefficient values than female shoppers for the relationship between perceived ease of use and perceived usefulness, perceived usefulness and attitude. However, for the relationship between perceived usefulness and attitude, the coefficient for females is higher. For the relationship between risk and attitude, the coefficient for females is -0.24. However, this same relationship was not significant for the males. This is potentially the result of the fact that females are generally perceived as more risk averse than males. Our findings show that TAM is still a valid model that is transferable to an online shopping environment and that is able to provide further insight when run by gender.

The extended TAM model has several constructs: external variables, perceived ease of use, perceived usefulness, usage, attitude, and intention. Although TAM has been validated extensively in information systems research, most of the prior research does not employ all of these variables. For example, in Rose and Straub’s (1997) research, they used the constructs perceived usefulness, perceived ease of use and usage. Igbaria, Guimaraes and Davis’ (1995) study utilized external variables such as user characteristics, systems characteristics, and organizational characteristics, perceived ease of use, perceived usefulness, and usage. Al-Ghafari, and Prasad (1999) employed external variables, perceived ease of use, attitude, satisfaction and usage. Hong, Thong, Wong and Tam (2002) validated the TAM model only using external variables, perceived usefulness, perceived ease of use and intention. These researches used some of the constructs in the extended TAM model but not all of the constructs depicted in the extended TAM model. In this work, we tested a version of TAM modified for an ecommerce environment with gender as a moderator variable and obtained findings that were consistent with those in prior studies (Taylor and Todd 1995; Lim 2003; Heijden 2003).

Our results reveal that males’ rate perceived usefulness as more important than females. Unlike our originally proposed hypothesis – female rate perceived usefulness as more important than males. This finding contradicts the work by Gefen et al (1997) that formed the foundation for our original hypothesis. However, Gefen et al. examined email usefulness between genders and in our study we test the relationship in an ecommerce environment. Therefore, it is possible that there is an interaction between gender and environment that impact the perception of usefulness.

Hypothesis 3 states the relationship between perceived ease of use and perceived usefulness is more important to females than males. But our results show the opposite. Hypothesis 4 posits that the relationship between perceived usefulness and attitude is stronger for females than for males. Again our results provide evidence of the opposite.
CONCLUSIONS

This study tested TAM and the moderating effect of gender on the relationships among the constructs in the model. The results support the validity of TAM within an ecommerce environment. We first validated TAM model using the complete data set. As expected, the proposed hypotheses are confirmed. Specifically, we confirmed the positive relationship between perceived ease of use and perceived usefulness, perceived ease of use and attitude, perceived usefulness and attitude. We also confirmed the negative relationship between risk and attitude. But this negative relationship was not confirmed after we tested the model using data sets containing only female responses or male responses. Such a finding suggests that this weak relationship was sample size dependent. Our research also confirmed that females consider perceived ease of use of a web store as more important than males. But males think the perceived usefulness of a web store is more important than females. We conclude that gender is a significant and important moderating variable on the relationship between perceived ease of use and perceived usefulness, perceived usefulness and attitude, and perceived ease of use and attitude. Our data support the positive relationships perceived ease of use and perceived usefulness, perceived usefulness and attitude, and perceived ease of use and attitude.

Prior studies tested TAM within the context of productivity software, e-mail, and individual differences. The major contribution of this work is that it shows that TAM applies to online shopping and the ecommerce area. Validating TAM within this context allows us to understand consumer’s online shopping behaviour and predict online shopping behaviour. Being able to predict the consumer’s behaviour online is important to online vendors because they need to understand those who buy their products. Knowledge about purchasers should help in evaluation of what will sell with an appropriate profit margin.

Recognizing that differences exist in the online population between behaviours and intentions and that some of these differences are dependent upon gender is important. Successful ecommerce ventures should also pay close attention to the specific online behaviours and trends that women and men exhibit. It's no longer enough to think of women as the target audience. The finding in this study confirms that women reach parity with men on online shopping. To reach the women’s market, sites must pursue deeper relationships, based on interests, personal identities, and affinities. Because women appear to expect better services from an ecommerce site, ecommerce companies need to pay attention to the design elements that signal better services such as return policies, contact methods, and response time to emails or customer requests. It is reasonable to suggest that web sites should be developed to address behavioural interests. It may be interesting in the future to study sites that cater to women.
REFERENCES


