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INTERNET AS A TOOL FOR MAKING TRADING DECISIONS BY GENDER

The internet, while making shopping easy for consumers, represents a challenge for entrepreneurs seeking to ensure that internet users get transparent, easy to navigate websites and applications. They note, however, that gender is considered to be one of the factors differentiating consumer attitudes. Gender marketing is a relatively new concept developing mainly in Anglo-Saxon countries. It focuses mainly on women, who are seen as making the predominant part of purchase decisions. Moreover, female consumers are recognized as looking for the perfect product, focused on the opinions of others and seeking to contact others. These features are believed to be different from men - who purchase in a thoughtful and independent manner.

The article attempts to identify the importance of the role of the Internet as a tool of entrepreneurs in making decisions. A juxtaposition is made between the beliefs of representatives from both groups about consumer needs and the facts about online sales. The authors analyzed the differences in behavior of those connected with entrepreneurship, namely online among Polish women and men and put them in the context of current assumptions about consumer attitudes of both sexes.

Keywords: gender differences, consumer behavior, gender, segmentation

1. INTRODUCTION

The experience of consumers as a homogeneous group is often analyzed in social studies. Similar actions in consumer research, consisting of neglecting the female voice, would lead to a biased picture of reality, if only for the reason that women constitute half of the population and it is estimated that they are responsible for up to 80% of purchase decisions [7, p. 34]. That fact led in the 90s to seek an-

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swers to the question of whether the needs of female consumers are different from those of men, and if so, how these consumer needs can be met by entities offering products and services. Answers to this question are of particular importance in the context of online commerce sales, which is the subject undertaken in this article. The aim is to present current research findings in the context of behavior, characteristics and attitudes of consumers of both sexes in Poland.

2. GENDER AS A BIOLOGICAL AND CULTURAL CATEGORY

Sex can be recognized as a biological, psychological and socio-cultural category. Biological sex is determined on the basis of owned chromosomes, anatomy and performed procreational function. Alongside biological sex we can talk about the existence of gender. Gender is sex, which manifests itself in the behavior of the individual, and is reflected in the way one dresses, grooms, and in verbal and non-verbal messages [16]. Gender is a kind of cultural construct, a result of the impact of social norms and may undergo changes along with the changes of do's and don'ts associated with the functioning of a particular sex.

As a result of the interaction of biological and social factors, psychological gender is formed. According to S. L. Bem, gender is a system of mental personality traits that are formed in the body from childhood [1]. The process of becoming a woman or a man in a psychological sense depends on the culture that defines the preferred abilities. In shaping personality traits one recognizes the important role of cultural and civilizational factors.

Mental gender is closely related to gender identity, which enables individual self-determination of personality traits and self-perception of femininity and masculinity [see 11]. Self-identification with a specific group – male or female – connects to the fulfillment of gender roles and is the result of social learning [18]. The role of gender is a culturally specific provision, which expresses societal expectations regarding behavior, characteristics, attitudes and functions of men and women.

The basis for the formulation of social requirements is different biological capacities and functions of men and women. Women's activity is associated with the actions of caring and men's – with providing financial security for the family [see 11]. The basis of the feminine role is formed by the characteristics of community, while male activity promotes gainful employment [6]. Women's properties come from the roles played by them at home, and men's from the role of a social nature. The properties crucial for the fulfillment of gender roles revolve around two categories: the expression of feelings (as a characteristic of women) and instrumental characteristics (as associated with men).

Gender is a social category, which means, it affects perception and thus informs on an individual, helps select certain behavior and form an opinion. The dominant

contemporary approach to gender as a social category leads to the determination of differences between men and women with regard to their prestige, position and power, and hence their importance and functions in society. How an entity thinks, feels and behaves is not biologically determined, but depends on the impact from society [3].

Acquiring social norms regarding masculinity and femininity also results in the formation of gender schema. It is developed in children as a result of two factors. The first is the impact of the environment which, through dress, profession, chosen activities provides a strong and easy way to identify the diversity of agents of both types. The second factor initiating the formation of gender schema is a natural tendency of a child to categorize the information coming from society. The assimilation scheme of a boy or girl makes the child prefer a certain type of behavior, be interested in specific information and the child is willing to draw conclusions consistent with it. In addition, the child will continuously assess the appropriateness of its behavior and characteristics while selecting those appropriate for their gender out of the many dimensions of personality [1].

3. MASCULINITY AND FEMINITY IN THE CONTEXT OF NEEDS

Gender marketing focuses mainly on women, because it is believed that they are an underestimated market segment with great potential. The earnings and education of women are increasingly at higher and higher levels. Furthermore, women manage not only their own resources, but also those of their partners. Therefore, it is reasonable to focus on them as a group of consumers of products and services and to recognize the needs of their dominant motives and behavior. Effective marketing messages aimed at women should be an answer to the need for perfection (see Table 1). It means that women take time to make decisions about purchasing as they do not seek a "good enough" product, but a perfect one [14].

Table 1. The needs of women and men in the context of marketing (own analysis based on [14])

Women	Men
perfection collectivism cooperation and empathy care for the environment (comfort, safety) care oneself and one's image meticulous planning, attention to detail seeking maximum satisfaction multitasking maximizing efficiency relationships based on trust	achievements and domination focus on individual success competition and influence care about exposing material status symbols promotion of own qualities and devaluation of the virtues of others concern about general issues search for the "good enough" product linearity hierarchy of importance relationship based on strengthening their position in the hierarchy

Modern marketing largely refers to men's needs. The dominating themes are success and prosperity that are associated with buying a particular product or service. Messages sent directly to women often have a masculine nature, and, for example, rely on bullying (especially cleaners commercials) or presenting women as dominant over men, which rarely enjoys the approval of the women themselves. Marketing directed to the female sex should have a different face: refer to a woman's need for support when shopping, communicating with others and concern for their opinions [14].

The female consumers striving for perfection of the selected product or service means that marketing should focus on the appropriate presentation of the advantages of the products and services – mainly their usefulness and aesthetics. Products should be presented in the context of how they can improve life and make it more enjoyable for the buyer and her family. Parameters and features that increase user status are important in male marketing, but do not have significance for women. The needs of women are associated with the ability to touch, see, listen, to experience the product or service with the maximum amount of senses.

In the case of Internet sales, the realization of this need is greatly reduced. This is also the case with a woman's desire for contact with a second human being – the seller. A consumer expects this not only at the moment of purchase, but also in connection with the handling of complaints or in case of other problems associated with the use of the product. Communication with the customer becomes therefore of particular importance and a new dimension in the context of the opportunities created by the Internet. It is a convenient form increasingly used by women. The usability of websites influences purchasing decisions of female consumers.

4. EQUITY AND DIVERSITY? CHARACTERISTICS, ATTITUDES, BEHAVIOR OF CONSUMERS OF BOTH SEXES

Marketing emphasizes the special role of women, who account for three-quarters of recipients of mass marketing communication, and they are responsible for making 90% of purchase decisions [9]. That's why marketing messages should be constructed according to the codes of communication being preferred by a particular sex [9]. A communication code is a way of communication, which includes among other things a gesture, word or picture. To make it possible to tailor one's message to the recipient it is necessary to get to know consumer behavior, its core characteristics and the perceptions of women and men. The awareness of marketing messages using codes of communication tailored to the preferences of each sex is not too great [9].

According to the idea of gender, marketing communication with the buyer should be tailored to her or his interests and preferences and not merely refer to

gender stereotypes [9]. To make this possible, it is necessary to carry out a thorough investigation to determine the status quo and to separate fact from commonly held beliefs.

The characteristics of women who shape their attitudes as female consumers include [9]:

- understanding,
- care of someone or something,
- loyalty to people, e.g. store employees,
- sensitivity and passion,
- less price sensitivity,
- multitasking,
- devotes purchases more time than men,
- buys for the pleasure of buying.

The properties of women as consumers are reflected in their perception as follows:

- looks at a product with all the senses,
- focuses on people (e.g. more on staff rather than on objects),
- careful in the receipt of marketing messages; attentive to the form, color, aesthetics, environment, details affecting negatively on the receipt of the message (e.g. unpleasant smell, the shop assistant's dirty hair),
- commercials sensitive to emotional stimuli.

Features of male consumers include [9]:

- assertiveness,
- rivalry,
- focus on achieving independence,
- strong personality,
- brand loyalty (only interested in the features and benefits of the offer and not in the added value)

Features of male consumers determine their perception. Men are characterized by:

- focus on the product rather than on customer service,
- focus on the product functionality, practicality, price, quality, performance,
- focus on the simplicity of the product and the quality of its service,
- a commercials sensitivity to the transmission of rational information (facts, figures, test results), and freedom of choice (ad may not impose anything on him).

Female consumers are guided by different principles than men. Even buying bolts they pay attention to aesthetics and choose the most beautiful, while men - the strongest ones [7]. Existing differences between the attitudes of men and women are presented in Table 2. These attitudes are also reflected in the way purchases are made online by representatives of both sexes.

Table 2. Main differences between the attitudes of men and women [Barletta in 6]

	Men	Women
Individualistic/collectivist	Individualistic – men’s perspective is the „I”. Results in report talk.	Collective concerns – women’s perspective is the „we”. Results in rapport talk.
Object or people centered	Object centered	People centered
Approaches to tasks	Accomplishes a single task at a time	Multi-tasks (when shopping, will try and accomplish as many tasks as possible)
Attitude to priorities	Will focus on the top priorities	All points will be priorities
Detail	Likes minimal details about a product	Likes copious information on a product and will not buy until her wish list is satisfied. She is a perfectionist
Product features/benefits	Interested in how product features work	Interested in what product features do

There are many areas in which one tends to equalize opportunities for women and men. It happens with earnings, access to promotions, professions etc. It turns out that also during the shopping process women may experience specific discrimination when the goods are seen as typically male. Three-quarters of women experience worse treatment when they buy goods such as electronics and 40% of them say that it was better served when they did this type of shopping in the company of a man [7, p. 38]. What is interesting even 61% of the buying decisions on the DIY market are made by women, while traditionally the sale of these products is addressed to men.

5. WOMEN AND MEN SHOPPING ONLINE

The test results by McMahan, Hovland and Mcmillan indicate that men and women differ in terms of Internet usage and time spent on the use of various types of interactive features available on the websites of corporations [4]. These findings should encourage further research on gender differences in terms of the type of interactivity and match the format of online advertising for different groups of consumers. Although the time spent on the use of different types of features on the website is different for men and women, the overall time spent on shopping doesn’t significantly differentiate these two groups. The direction of further research of gender marketing specialists should be towards clarifying the impact of interactive features to representatives of both sexes.

Current trends show that the Internet as an advertising medium is well used, although advertising should relate to a greater extent to individual consumer factors such as gender. Understanding the specifics of the functioning of the consumer is crucial to understanding how to customize advertising messages. Men and women perceive online advertising differently, especially in relation to specific actions in the context of human-computer interactivity (for example, downloading, viewing, customizing products).

Marketers and advertisers should adjust their online advertising and websites to enable online shopping for various activities preferred by men and women. Marketers should recognize that it is not about the number of interactive features, which surely are important, but rather the types preferred by female and male consumers. For example, a website may have too many interactive features and hamper the efforts of online communication. Especially in the context of a difficult economy, marketers need to keep in mind that interactive features have to facilitate building constructive relationships with customers and at the same contribute to the benefits [4].

When it comes to e-commerce, the research landscape is just beginning to explore the differences in the way shopping intentions of consumers of different sexes vary. Increasingly researchers explore how women engage in online shopping. Such patterns of behavior related to gender should be identified and taken into account when designing a website's features. In offline retail, women influence more than two-thirds of household expenditure. Even if in online sales this level of influence currently does not exist, it seems likely that it will come close to this point in the near future [8]. In contrast to previous studies, it turns out that it is not true that women who make purchases online communicate using only simple functions, which would characterize them as having limited powers of technology [17].

Increasingly, women perform their purchases using complex functions, such as downloading and mobile shopping. Marketers should start to customize and personalize the online shopping experience by designing features on websites that would satisfy women's needs.

It is clear that the increased presence of women on the Internet has significantly impacted the development of e-commerce. Therefore, recognizing the increased participation of women on the internet, one should examine in particular, what they expect from online merchandisers and why they use this medium in order to go shopping. The ability to respond quickly and meet the needs of women will be an important key to success in online advertising and e-commerce.

In recent years, women have significantly increased technological capabilities and confidence, which increased their purchases online to the extent that in some cases they even exceeded the number of men [15].

Women have a significant share among consumers of online advertising, which may mean that marketers and advertisers should pay attention to emotions as the primary factor influencing behavior [10]. Online shopping should be an emotional

experience, because such a transfer is considered to be effective in influencing women. Marketers should guide different messages to male and female consumers. Such a focus on the e-customer's gender can be achieved by deliberately chosen ways of communicating and customizing content of online advertising to consumer needs.

6. WOMEN AND MEN AS ONLINE CONSUMERS IN POLAND

The results of a study conducted on a group of 1,500 Polish Internet users shows that women account for 53% of the buyers on the global network. In the study group, 55% of Internet users have purchased online in the past. Mostly it was people aged up to 34 years with secondary or higher education, living in cities, declaring a good financial situation [13]. In the study of the spontaneous awareness of e-shopping sites, which was to list the names of sites related to shopping online, the following emerged as the most popular:

- Allegro (77% of women and 75% men),
- OLX (29% of women and 27% men),
- Zalando (18% of women and 7% men),
- Ebay (10% women and 15% men).

Women are distinguished by the awareness of services associated with the sale of clothing. In addition, women are less likely than men to buy on foreign websites. Representatives of both sexes did not differ in the dominant motivation for shopping online. They agree that it is available around the clock (87% of women and 89% men). Moreover they appreciate the lack of necessity of going to the store (86% of women and 80% men) and more attractive prices than traditional stores (78% of women and 74% men).

Men and women differ significantly in terms of the following motivation for shopping online [13]:

- looking for more information about the products (40% women, 54% men),
- opportunity to buy used / collectible goods (35% women, 44% men).

Women are slightly more likely to appreciate the possibility of going shopping without leaving home (86% of women and 80% men). It can be expected that it is related to their greater involvement in parenting functions, especially related to the care of young children. Men often appreciate the opportunity to compare offers (74% women, 79% men).

Respondents were also asked which forms of delivery of the goods most encourages them to shop on the Internet. Regardless of gender, subjects made it clear that they prefer when the courier delivers directly to their home or work (71% of women and 74% men) [13]. Women more often prefer delivery by mail to

home/work (72% of women and 63% men), while men choose to download directly from the websites (e.g. ebooks, music) – (20% women and 28% men), reception at the branch store/at the mall (click & collect) – (28% of women and 33% men). This may be due to the greater mobility of men and online retailers should have this in mind by offering products targeted to the representatives of the male gender.

When buying over the internet, men often choose traditional forms of payment like payment during delivery to the courier (39% of women and 49% men) and traditional money transfer (of entering account number) (32% women and 43% men) [13].

The factors motivating more frequent shopping on the Internet were determined: men more often than women pay attention to such aspects as:

- faster delivery (39% women, 45% men),
- a more detailed description of the products (35% of women and 41% men),
- more information about the products in the eShop's description (26% of women and 39% men).

Women are more likely to pay attention to special discounts to buyers via the Internet (58% of women and 53% men) [13].

According to A. Niedzielska's research, using websites, blogs, fanpage's directed to a specific gender is common for 44.8% of women and 38.9% of men. Women most frequently looked up for fashion blogs, culinary, cosmetic, clothing online stores, pages about healthy nutrition, workout and gossip portals. Men preferred automotive and sports websites [14].

Polish consumer research shows that women are more likely to buy clothing, cosmetics, jewelry, footwear, furniture, food products, while the men – electronic equipment, software, cars, insurance. Women are not only more likely to buy, but also to spend more on clothes and accessories (the average monthly expenditure for men is 75 PLN, and for women 86 PLN) (see [13]). Women also spend more than men on tickets to the cinema or theater, but interestingly, they spend only a little more on footwear [13]. According to the results of other studies men spend more on television, radio and domestic electrical appliances, telephones, smartphones, tablets. Men are slightly more likely than women to estimate that their spending on online purchases in the coming year will increase [13].

The most common device used to conduct online purchases is computers. Among other types of devices, mobile phones, smartphones and tablets are used more frequently by men than women. Men pay attention to this way of shopping more often, emphasizing that the filling of forms is inconvenient and the websites are not responsive, which means they are unsuited for easy navigation on mobile devices.

The same survey extended to offline shoppers shows that women tend to manifest the need for physical contact with the product, concerned about the safety of

payments or problems with the delivery of purchased goods [13]. In addition, women in this group more often than men declare that lower product prices, faster delivery and better own financial situation would encourage them towards e-shopping.

7. SUMMARY

Entrepreneurs need to focus on Gender Marketing, taking into consideration its value for their e-commerce activities. With the current range and technical sophistication of web analytics tools, entrepreneurship on the internet just needs to take into account one of the most basic criteria for differentiating potential customers – sex, and deliver content directed at a specific gender. This should include not only landing pages' optimization, but adjusting the whole attitude in content creation and curation, especially in emphasizing gender-specific advantages in product descriptions.

Despite the fact that women are not a homogenous group (different because of their age, gender, education, place of residence, income and many other factors), marketing professionals should seek a separate code, which would enable effective communication with women. As consumers, they are sensitive to messages that describe their current needs. They have, however, some universal characteristics that influence their purchasing decisions. These include the attitude of people, high emotional sensitivity, concentration on detail. In the context of online sales, of paramount importance is the capability and means of communication, because women like to talk, share and get to know the opinions of others.

Purchasing decisions will therefore be supported by e.g. social media. Marketers are not always willing to take advantage of the specificity of women, creating profiles and concentrating on increasing the number of likes. Women are not an easy target for marketers, because an in-depth understanding of their motivation and communication adequate to the kind of product is necessary.

It is not easy to recognize the needs of women as consumers, because they have even more of them than men.

Of course, the marketing message is directed also to men, who reveal their preferences for the products they buy, even if the purchase is being done by their partner. In addition, men appreciate the freedom of choice, convenience of purchase and accurate information about product specifications. The differences between women and men should become a basis for the differentiation of messages when planning sales strategies online.

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INTERNET JAKO NARZĘDZIE PODEJMOWANIA DECYZJI HANDLOWYCH WEDŁUG PŁCI

Streszczenie

Ułatwiający konsumentom zakupy Internet stanowi wyzwanie dla przedsiębiorców dążących do zapewnienia internautom przejrzystych, prostych w obsłudze stron internetowych i aplikacji. Przedsiębiorcy pamiętają jednak, że płeć jest uważana za jeden z czynników różnicujących postawy konsumenckie. Gender marketing jest koncepcją stosunkowo nową i rozwija się głównie w krajach anglosaskich. Skupia się głównie na kobietach, które postrzegane są jako podejmujące przeważającą część decyzji zakupowych. Konsumentki ujmowane są ponadto jako poszukujące idealnego produktu, skupione na opiniach innych i dążące do kontaktu. Cechy te uważa się, że różniące je od mężczyzn, dokonujących zakupów przemyślanych i w niezależny sposób.

W artykule podjęto próbę określenia znaczenia roli internetu w podejmowaniu decyzji handlowych. Dokonano zestawienia przekonań na temat potrzeb konsumenckich przedstawicieli obu rodzajów z faktami dotyczącymi sprzedaży internetowej. Autorzy przeprowadzili analizę różnic w zachowaniach związanych z e-commerce wśród polskich kobiet i mężczyzn i osadzili je w kontekście dotychczasowych założeń na temat postaw konsumenckich obu rodzajów.

Słowa kluczowe: gender marketing, różnice płci, e-commerce, kobiety jako konsumentki