

Gender and Consumer Behaviour in Distribution Channels of Services

Gender and
Consumer
Behaviour
in Distribution
Channels
of Services

Marcin Lipowski

Faculty of Economics

Maria Curie-Skłodowska University, Lublin, Poland

marcin.lipowski@gmail.com

Marek Angowski

Faculty of Agrobioengineering

University of Life Sciences, Lublin, Poland

marek.angowski@up.lublin.pl

Abstract

Purpose – The aim of the publication is to present the significance of gender in the creation of consumer behaviour on the market of services, with special consideration of decision-making process.

Design/Methodology/Approach – The empirical part was developed on the basis of survey research titled “Distribution modelling in network economy”. The research was quantitative, implemented through the computer-assisted personal interviewing (CAPI) technique on a group of 1,103 respondents. Quota and random sampling was applied. The research study was conducted in 2015.

Findings – In the empirical part, differences in behaviour between women and men as consumers on the market of services were identified. The study identified distribution channels of services chosen at consecutive stages of a purchase process; respondents’ priorities in choosing those channels; and differences between women and men (of various age groups and income groups) in this respect.

Practical implications – Changes undergoing on the market of services, globalisation, ICT development, and in particular the development of network economy evoked a necessity of searching for new strategies of sales services. Contemporary marketing strategies should take into account social and demographic changes and the influence of those changes on consumer purchase behaviour. Therefore, the knowledge about differences in the behaviour between women and men and their market choices should be reflected in marketing strategies of enterprises.

Original value – The research concerns multichanneling on the market of services with respect to differences in female and male market behaviour.

Keywords – consumer behaviour, gender, multichanneling, distribution channel of services.

1. Introduction

The knowledge about consumer preferences and behaviour is the key element which determines the market success of an enterprise. The identification and awareness of consumer expectations towards a product offered, as well as the features which determine a choice make it possible to improve the product and its parameters and assign the most

desirable features to it. The information obtained enables product features and service features to be identified as the most desirable from the point of view of customers, and they can also form the basis for searching significant differences between various consumer groups. The search can result in an offer of a product customised for the needs of the groups (Dziadkowiec, 2015; Mokhlis and Salleh, 2009; Roszkowska-Hołysz, 2013). Specialised marketing requires professional segmentation, which leads to personalised transmission aimed straight at a particular recipient, which takes into consideration first of all the needs and interests of a particular target group (Niedzielska, 2015).

2. The influence of gender on purchaser behaviour on the market of services

Purchaser behaviour of market users can be determined by various factors of which the most important are external (exogenous) factors such as psychological conditioning (attitudes, rationales, perception, way of learning, personality, habits, customs, etc). Apart from exogenous factors, which shape consumer behaviour, the literature mentions internal (endogenous) factors such as sex, age and education (Okazaki and Hirose, 2009; Raczyńska and Wiśniewski, 2014). Although there is a visible increase in the significance of social, psychological and cultural factors in the case of explaining market behaviour, the basic factors are demographic as they describe an individual as a consumer, define the needs of the individual, differentiate the needs and form incentives or deterrence of market behaviour. Demographic features are also an important criterion of consumer typology and consumer segmentation. Among demographic factors, gender plays a significant role in explaining market behaviour, including consumption behaviour (Jurowczyk, 2013; Kiezel and Smyczek, 2012; Meier-Pesti and Penz, 2008).

Gender has been and still is a form of segmentation most frequently applied by retailers. It is assumed that women and men can differ in information processes and decision-making processes. The specificity of making market decisions and choices by women and men should be reflected in marketing activities of enterprises, especially in terms of marketing communication (for example, at the stage of formulating goals, selecting tools and strategies, and monitoring their effectiveness).

It is assumed that within the present market conditions, taking into account the dynamic changes in the surroundings (both in terms of the demand and supply), one needs to pay special attention to the specificity of female and male market behaviour, preferences, rationales, different needs and interests, criteria of market choice, relations with retailers, and expectations and requirements connected with the process of communication with those market segments (Małysa-Kaleta, 2015; Mokhlis and Salleh, 2009).

As customers, in the purchase process women and men have different motivations, priorities, preferences towards products and services, communication styles and the course of the decision process itself. Women and men prepare for shopping in different ways, they differently view offers and evaluate products, and they use different sets of factors which influence their final choices. Therefore, driven with the same needs, but frequently entirely different motivations, women and men make purchase decisions differently (Kiezel and Smyczek, 2012; Sarkar, 2015).

The difference appears even at the perception of shopping as an activity. For a man shopping is nothing but a way to achieve his aim, i.e. buy a new thing. Most frequently, men purchase a product in order to meet a particular need. In majority, they perceive shopping as a task, necessity, and sometimes even as a kind of hunting, or a mission. A man shops only when it is really necessary. Shopping is a mundane, laborious and stressful process; that is why he attempts to limit the time spent on shopping to the minimum, and he perceives a failure to purchase a planned product as a defeat (Brandys and Kowalska-Musiał, 2014; Deluga, 2015).

For women, shopping is not only a way to purchase a new thing, but an adventure, a nice way to spend their leisure time and relieve stress. Therefore, a picture of women who walk along a shopping centre with their girl-friends with no particular goal is frequent (Deluga, 2015).

Cunningham and Roberts notice that male market behaviour is determined by a general need to achieve a success, which is manifested by the will to gain an advantage, outdistance rivals and acquire a dominant position. In order to fulfil those goals, men apply various strategies, beginning with getting surrounded by status symbols, focusing on activities which are recognised and rewarded and, finally, creating hierarchies and focusing more on artefacts than people. Their innate tendency to compete and goal-orientation are also features characteristic for men playing the role of customers (Brandys and Kowalska-Musiał, 2014).

B. Deutsch mentions four factors which should be taken into consideration while planning and creating marketing activities addressed to men. The factors include the following (Brandys and Kowalska-Musiał, 2014):

- time – men shop quickly, they make a list of requirements which contains a limited number of features of the product desired, they focus on the target, i.e. the purchase;
- cause and effect – men are matter-of-fact in actions and taking decisions, they prefer directness and clarity in views and behaviour;
- space – men do not associate space (e.g. place of sale) with establishing relationships;
- other people – men value individualism, they are more focused on themselves, they find resourcefulness important, and they rely on competitive relations dividing people into winners and losers.

A male consumer looks for a good solution while purchasing, and the buying process is of linear nature. A problem noticed activates a process of searching for information and choosing essential features of a product. In the purchase decision process a male consumer follows a straight path aimed to achieve the goal set. While looking for a desired product or service he eliminates those which do not fulfil the desired criteria, and he eventually attempts to narrow the choice down to a few most important points. As he has defined requirements towards an offer, he usually makes a purchase quickly and decisively (Brandys and Kowalska-Musiał, 2014; Mortimer and Clarke, 2011; Sarkar, 2015).

Other features of male consumers, vital from the point of view of enterprises which address their marketing activities at the male market, include the following (Brandys and Kowalska-Musiał, 2014; Kieżel and Smyczek, 2012; Piersiala, 2014; Sarkar, 2015):

- men usually make a choice reasonably and methodically;
- men are task-oriented and aim to solve a problem only when it occurs;

- in the decision process men focus on concretes, features, facts and numbers in pursuing a goal;
- men look for the most convenient solutions possible;
- men are likely to purchase familiar brands, and afterwards they are loyal towards brands and products which are well-tried;
- men are more patient while awaiting product effects;
- men are likely to spend more money on a brand which they like;
- men usually prepare for shopping, both in terms of finances and information;
- men prioritise values connected with the use of a product over values represented by the price;
- men are more likely to rely on the opinion of an expert than a friend;
- men more rarely buy on special offer;
- men find a product more important than relations with the personnel;
- men are less likely to be influenced by retailers.

In terms of women, the purchase process is longer comparing to men. The decision process is shaped by the tendency to make relations with other people, team-orientation, pursuit for perfection, noticing people and empathy (Kiezel and Smyczek, 2012, Okazaki and Hirose 2009).

In the analysis of the decision process of women and men the following points are highlighted (Garbarino and Strahilevitz, 2004; Kiezel and Smyczek, 2012; Kim et al., 2011; Piersiala, 2014):

- women begin decision process by searching for more information than men do, they analyse more options (they value advice, eagerly participate in shows and presentations and use information obtained from friends);
- women search for a specific, satisfactory solution (choice); they make a characteristic of a product through the most important features (i.e. evaluation criteria);
- in the purchase decision process women are likely to add rather than eliminate possibilities, contrary to men;
- when women are satisfied with a purchase, they tend to repeat it and recommend it to their acquaintances.

A woman is network-thinking and constantly gathers information. She checks prices, asks for opinions even though she is not willing to buy a product. For the majority of women, time spent on shopping is as important as the ideal solution found. A woman must check whether a product or service possesses all features desired and whether it fulfils every criterion. She is not satisfied if a product or service meets only a few features expected; it must possess every single feature the woman desires, otherwise she will not buy it. On the contrary, she will continue searching and asking retailers for further details of the product or service (Deluga, 2015; Kim et al., 2007).

The purchase process does not end at the moment a woman buys a product. Women tend to share their knowledge and are loyal for a long time if their expectations have been met. Recommendations play an important role for women. They not only ask eagerly, but also share their opinions about their purchase experiences. Therefore, they influence a wide circle of people they talk with about the products. Long-time loyalty is observed when female customers make good relations with a retailer. For women a

salesperson is a potential expert who can be trusted and is helpful in making a choice. Therefore, a salesperson's attitude towards female customers is vital. The fact of relying on an advisor facilitates women's decision process and shortens the time of the decision (Garbarino and Strahilevitz, 2004; Hasan, 2010; Kiezel and Smyczek, 2012).

Women are more prone to purchase impulsively. However, impulsive shopping applies to every-day products and products of primary needs. In this case the purchase process is short; women do not need time for opinions. Female impulsive shopping concerns also products of low unit value and products frequently purchased (Piersala, 2014).

Men's decision process is linear, whereas women's decision process is of spiral, more complex nature. It is also worth mentioning that women do not change their attitudes to shopping despite passing time, subsequent stages of life entered, changes in address and earnings, etc. A woman's attitude to shopping is to a large extent a part of her personality. The manner in which women obtain information about new products and trends does not change even when circumstances change (Kiezel and Smyczek, 2012).

In terms of female and male consumer behaviour, an analysis of secondary sources leads to the conclusion that female customers experience a product with all their senses; they also focus more frequently on people (i.e. shop personnel) than things. Multitasking makes women careful recipients of a marketing message, careful about a form, colour and aesthetics of a product. The appearance of the surroundings and details which negatively influence a message are essential for them. Women devote much more time to shopping than men, and the most important aspect is not the act of purchase itself but the whole of pleasant experiences connected with it (Niedzielska, 2015).

Network thinking allows women to perceive marketing mix as a whole and notice all its elements at the same time. In the case of men, due to their analytical and linear thinking, the perception of marketing mix is different. Women are able to focus on a few of its elements at a time. Men usually notice only what they need at the moment in order to make a decision. Details play a less important role, contrary to certificates and raw data, preferably figures (Deluga, 2015).

In the case of female attitudes, the prevailing features include understanding, care of something or somebody, sensitivity, passion and lower price sensitivity. Men are characterised by assertiveness, competitiveness, and focus on personal achievements, independence and strong personality. Men are driven by pragmatism and they do not understand female code of aesthetics. They value the product itself rather than customer service, and they find functionality, practicality, price and quality important. Moreover, most men prefer simplicity of both a product and customer service connected with it. Men hardly ever look for the better instead of the good as they find it pointless to change anything which works properly (Niedzielska, 2015).

Another significant element which differentiates female and male consumer behaviour is loyalty. According to research results, loyalty program should be addressed exclusively at women as they are guided by personal loyalty towards a retailer, brand and company. As the more emotional gender, women grow attached to people, i.e. shop personnel, whereas men are more loyal towards brands and they participate in loyalty programs only when the programs become products themselves and convey certain functions and benefits in everyday life. Therefore, men value the essence of an offer, and women get more interested in the so-called added value (Meyers-Levy and Loken, 2015).

Gender is an important determinant of market behaviour. Men and women differ in terms of motives, objectives and the course of a purchase process. The process is as different for the representatives of both genders as their way of thinking. Knowing and understanding both genders provides an opportunity for producers and retailers to manage the resources of marketing mix more effectively. They have to unlearn a schematic and simple picture of a purchase process. Procedures which are effective in case of men do not necessarily apply to women, and vice versa. Therefore, both gender groups should be separated and individually analysed (Deluga, 2015; Mortimer and Clarke, 2011; Powell and Ansic, 1997).

On the other hand, it should be remembered that the contemporary European market is characterised by cultural pluralism. The Europeans do not function in one culture, but in a set of two, three and more cultures. What is more, this 'culture set' is not invariable. Confrontation and culture mix on the European market is a result of European integration process and globalisation, the development of IT and international communication due to free movement of people, goods, capital, information, etc. As a result of changes in the environment, culture factors undergo a process of standardisation, yet to a lesser extent than in the case of other factors (Małysa-Kaleta, 2015; Meyers-Levy and Loken, 2015; Sławińska, 2014).

The influence of the trends mentioned above makes a picture of the contemporary consumer more complex and multidimensional. It can be reflected in the fact that apart from typically male features such as domination and control, features attributed to women more frequently appear at male customers, i.e. sensitivity and emotionality (Brands and Kowalska-Musiał, 2014). Men do not have to solve everyday life problems with their muscles any longer, and women ceased to care exclusively about the domestic issues. Therefore, primary gender features underwent modifications due to new social expectations. Men and women began to fulfil new roles, which led to the development of personal features not needed before (Deluga, 2015; Pikuła-Małachowska, 2015).

3. Objectives of the publication and research methodology

The publication made an attempt to find an answer to the following research inquiries:

1. Are there any differences in using particular service distribution channels between women and men?
2. Do women and men use many marketing channels in one purchase process?
3. Is it possible to define differences in purchase behaviour connected with a choice of distribution channels by women and men of various age groups?
4. Are there any differences in behaviour connected with a choice of distribution channels by women and men of various income groups?

The analyses presented in the publication are based on the results of survey research conducted within a grant NCN no UMO-2014/13/B/HS4/01612 *Modelowanie dystrybucji w gospodarce sieciowej* (*Distribution Modelling in Network Economy*). Within quantitative studies conducted by means of Computer Assisted Personal Interview (CAPI) a nationwide sample of 1,103 respondents were surveyed in the second half of the year 2015. The sampling was quota and ransom: quotas were identified in terms of age and sex of respondents and their place of residence. The number of interviews was

set for each region (voivodeship) proportionally to its share in the overall population of Poland. The sampling was selected by via drawing starting points.

The research comprised 1,103 individuals, including 51.3% of women and 48.7% of men. In the case of the age criterion, categories corresponded with demographic groups used in sociological research. The respondents represented generation Y (1981–1996) – 32.2%; generation X (1965–1980) – 35.4% and baby-boomers (1946–1964) – 32.3%. Among the respondents, 34.7% declared household income per capita up to 1,250 PLN; 38.9% declared between 1,251 and 2,000 PLN and 26.4% declared over 2,000 PLN.

4. Gender versus consumer behaviour – research results

The development of network economy and simultaneous development of ICT significantly modified consumer behaviour on the market of services through considerable increase in the access to a market offer. Due to multichanneling strategies a contemporary consumer gained greater possibilities of choosing time, place and manner of a service purchase (Lipowski, 2015).

The main objective of the analysis was an attempt to answer the question whether there are differences in female and male behaviour in the consumer decision process on the market of services in the reality of network economy. The phenomenon how consumers use present possibilities to choose between multiple access channels at particular stages of purchase process was a crucial focus of attention for the Authors. The analysis reflects consumer behaviour on the market of services at particular stages of service purchasing process. The most frequently selected stages in this area include pre-purchase activities (mainly information search), the purchase itself, post-purchase activities and resignation (Lipowski and Bondos, 2016).

The declarations of respondents are presented in Figure 1. The evaluation of the actual use of particular distribution channels at particular stages of service purchasing process concerns the use of particular channels per year.

The highest differences in behaviour between female and male service customers are visible in the use of telephone channels and the Internet. T-test for independent samples indicates statistically considerable differences between the use of those channels by women and men in the following activities:

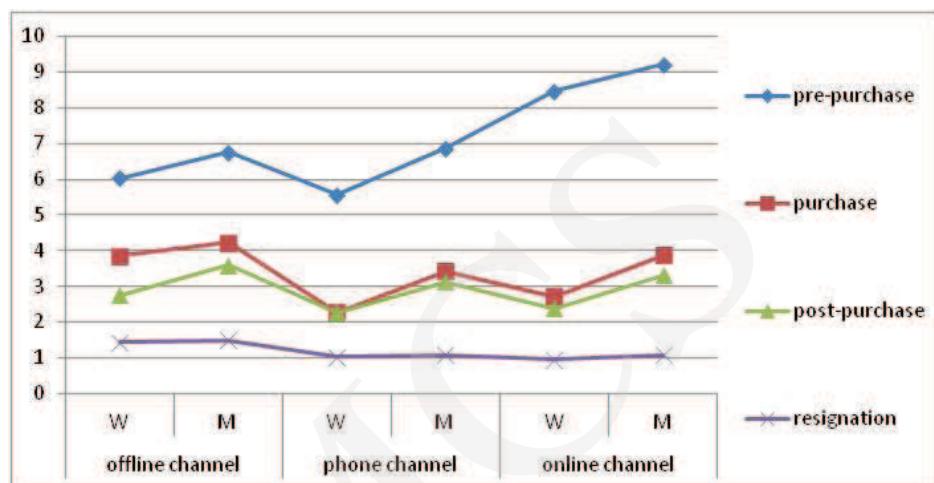
- information search by the phone (more frequently done by men);
- purchase by phone (more frequently done by men);
- online shopping (more frequently done by men);
- post-purchase service by the phone (more frequently done by men);
- online post-purchase service (more frequently done by men).

In order to identify further differences between female and male behaviour on the market of services, the analysis was extended to the evaluation of consumer behaviour in various age groups. The generation analysis was based on three groups: BB – baby boomers, i.e. people born between 1946 and 1964; X – born between 1965 and 1981 and Y – born between 1981 and 1996.

The evaluation of the actual use of particular distribution channels by respondents representing particular generations concerns the application of particular channels at particular stages of the service purchasing process per year.

Figure 1.

Actual use of distribution channels at particular stages of service purchasing process (a number of contacts per year); W – women, M – men



Source: Authors' study based on research.

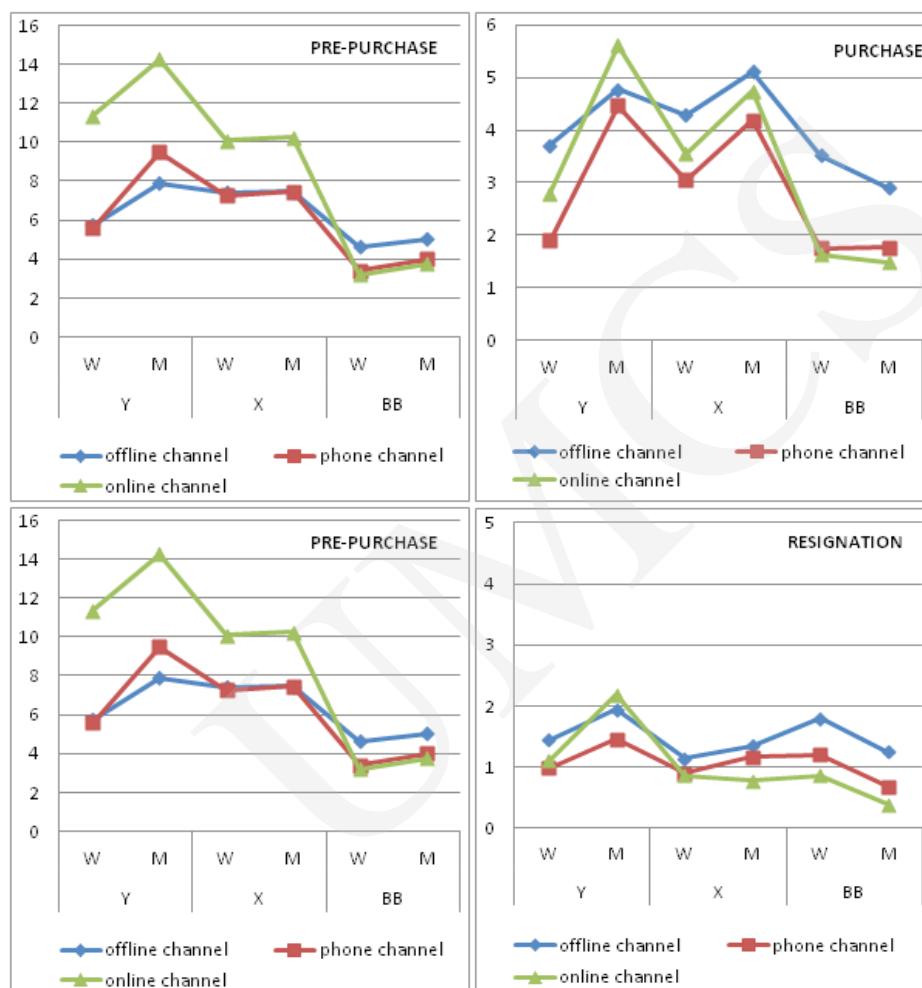
At the stage of the information search concerning a service, consumers of generations X and Y used most of all online channels (which men did more frequently than women). It is especially visible in male behaviour of generation Y, which is proved by the one-factor analysis ANOVA. The analysis indicates statistically considerable differences in the use of online channels at the stage of information search between women and men of generation Y. Statistically considerable differences also concern the use of the telephone channel at this stage. BB generation representatives use mainly stationary channels, and men prevail in this group. Women and men of generation X behave alike at this stage.

At the stage of purchase, the one-factor analysis ANOVA indicates statistically considerable differences in the use of channels between women and men of generation Y. The differences concern the frequency in using online and phone channels (men used them more frequently). At the moment of purchase the significance of stationary channels changes, too, and they are the main channels used at this stage by women of generations Y and BB.

Post-purchase service is a stage in which statistically considerable differences are noticeable between women and men in all distribution channels. Men use each channel more frequently than women, and they make advantage of the services purchased more actively and intensively. It can also be observed that generation Y prefers the Internet and generation X and BB consumers prefer stationary channels.

At the stage of resignation women of all generations prefer stationary channels, whereas men of generation Y choose the Internet and men of generations X and BB choose stationary channels more frequently. The greatest differences are visible in the use of the Internet (men of generation Y used it more frequently) and stationary and telephone channels (in generation BB women used them more frequently).

An analysis of the choices made by women and men concerning service distribution channels at the stage of information search indicates that among all income groups the most popular is the Internet channel, and the popularity of this channel increases



Source: Authors' study based on research.

alongside the growth in income. Men use the Internet channel slightly more frequently than women, apart from the group of medium income.

At the stage of purchase the most frequently chosen distribution channel in the first two income groups was stationary channel (in the case of low income, women used it more frequently; in the case of medium income, men prevailed) and in the group of the richest the most frequently chosen were telephone and online distribution channels (men used them more frequently).

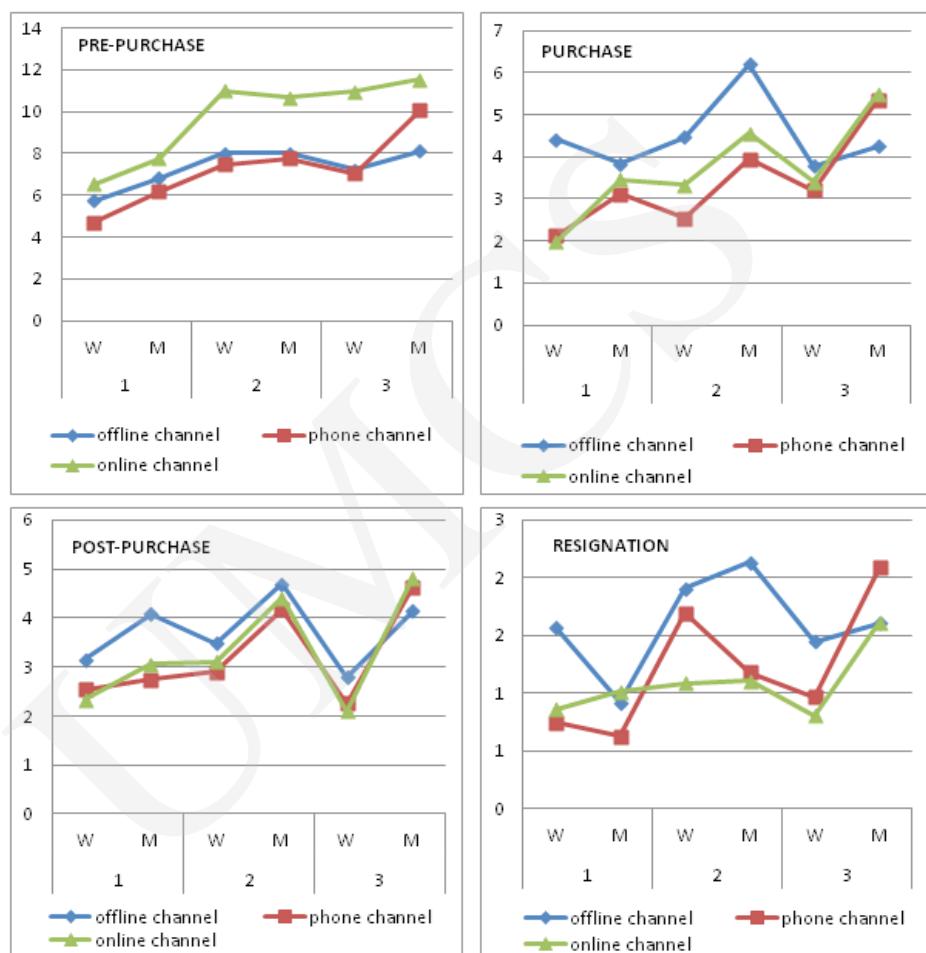
At the stage of post-purchase service the greatest differences in female and male behaviour are visible in the groups of medium and highest income in terms of the use of the Internet and telephone channel. It is proved by the one-factor analysis ANOVA,

Gender and
Consumer
Behaviour
in Distribution
Channels
of Services

Figure 2.

Actual use of

distribution channels
at particular stages of
service purchase process
(number of contacts
per year); W – women,
M – men, generations
Y, X, BB

**Figure 3.**

Actual use of distribution channels at particular stages of service purchasing process (number of contacts per year); W – women, M – men, income: 1 – up to 1,250 PLN, 2 – between 1,251 and 2,000 PLN, 3 – over 2,000 PLN

Source: Authors' study based on research.

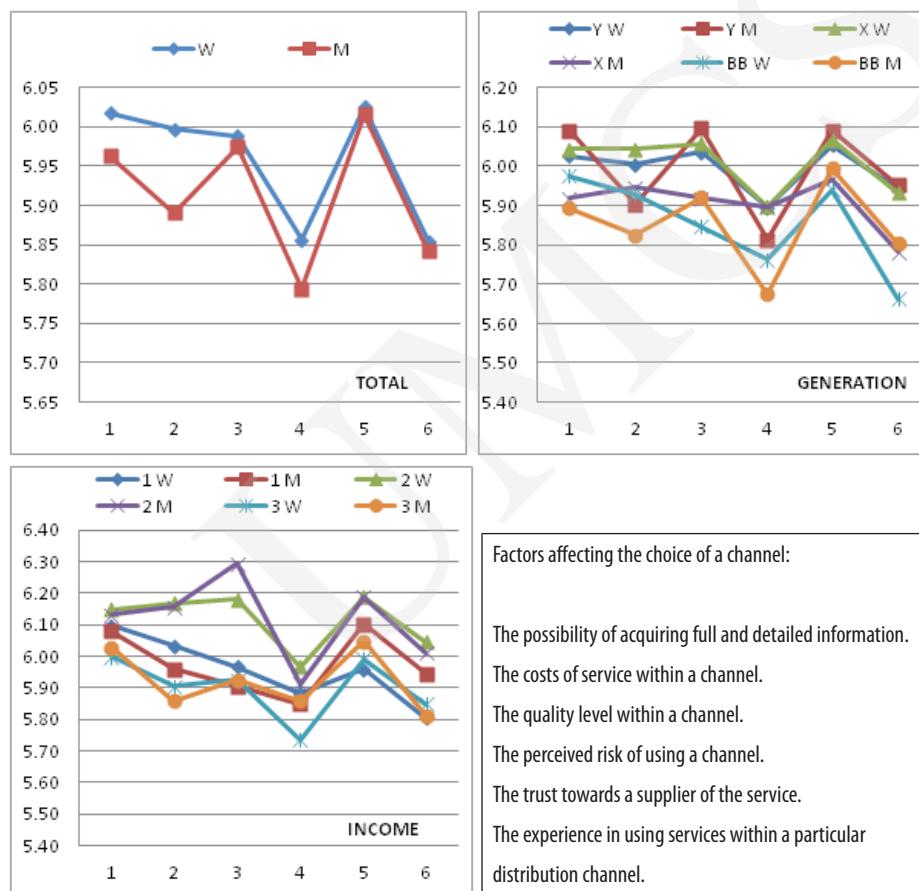
which indicates statistically considerable differences between the use of these channels by women and men (men used them more frequently).

At the final stage, i.e. resignation from a service, the greatest differences in female and male behaviour can be observed in terms of the use of stationary channels (women with low income used them more frequently) and telephone channels (women with medium income and men with high income used them more frequently).

Figure 4 presents the evaluation of particular factors which affect the choice of a specific service distribution channel.

A comparison of factors which affect the choice of particular distribution channels on the market of services indicates that for the consumers surveyed the most important factors include the trust towards a service supplier (women and men), the costs of

using a service within a particular channel (women and men) and the possibility of acquiring full and detailed information (women). T-test for independent samples points at statistically considerable differences in the evaluation of the influence of factors on the choice of channels between women and men in terms of the perception of the costs of a service within a channel (women find it more important).



Source: Authors' study based on research.

Analysing the factors which affect the choice of distribution channels by women and men in terms of the generation criterion, slight differences are visible in the evaluation of the importance of the perceived risk (women of X and BB generations find it more important), the costs of using channels (women of all generations find it more important), the possibility of acquiring full and detailed information (women of Y and BB generations find it more important), the quality of service and level of trust towards a service supplier (women of generation Y find it more important) and the experience in using services in a specific channel (men of generation BB find it more important).

Gender and
Consumer
Behaviour
in Distribution
Channels
of Services

Figure 4.

The evaluation of factors affecting the choice of a distribution channel (generations Y, X, BB) W – women, M – men, income: 1 – up to 1,250 PLN, 2 – between 1,251 and 2,000 PLN, 3 – over 2,000 PLN

In the case of the analysis of factors which affect the choice of distribution channels by women and men with regard to income, slight differences can be observed in the evaluations of the significance of the following factors: the possibility to acquire full and detailed information (women of low income find it more important), the costs of using services within a channel (men of medium and high income find it more important) and the perception of risk and the trust towards a supplier (men of low income find it more important).

5. Summary and conclusions

On the basis of the analysis of the research results concerning the use of distribution channels on the market of services, the following conclusions can be formulated:

- Men contact a service supplier more frequently than women.
- Differences in consumer purchasing behaviour on account of gender are insignificant as a result of blurring stereotypes connected with the perception of market issues by women and men; the blurring is a result of the globalisation, internationalisation and feminisation of the society.
- On the basis of an observation of the use of particular distribution channels on the market of services, visible differences in the behaviour of the recipients surveyed can be indicated at the stages of information search and purchase. At the stage of resignation, female and male behaviour is almost identical.
- Despite blurring stereotypes, behaviour within groups on account of sex is not homogenous as a result of other socio-demographic criteria, i.e. age and income.
- The most heterogeneous groups on account of sex are present within the youngest group (Y), and the lowest differences are visible within the oldest group (BB); this can result from higher tendency of generation X to be influenced by marketing activities and consumer trends.
- Purchasers with low income pay much attention to the costs and risks connected with the use of distribution channels. Women with low income are more afraid of the risks than men, and they search for more secure distribution channels.
- Alongside an increase in income, the tendency to use 'remote' distribution channels (the Internet and phone) increases, and men use them more frequently. Men declare higher experience in using those channels than women.
- In the process of a choice of a distribution channel, women pay more attention to relations than men; therefore, women use stationary and telephone channels more frequently.
- Men are matter-of-fact, they are individuals and treat shopping as a necessity; therefore, they search for channels which enable them to implement a service quickly and effectively. They use online channels more frequently.

References

Brandys, J. and Kowalska-Musiał, M. (2014). Marketing zorientowany na mężczyzn – założenia, uwarunkowania (Male-Oriented Marketing – Concepts, Conditions), *Zeszyt Naukowy, Wyższa Szkoła Zarządzania i Bankowości w Krakowie*, No. 31, pp. 1–10.

Deluga, W. (2015). Miejsce gender marketingu w postępowaniu nabywców na rynku dóbr szybkozbywalnych (Place of Gender Marketing in Behaviors of Customers on the Fast Moving Customer Market of Goods), *Problemy Profesjologii*, No. 1, pp. 55–64.

Dziadkowiec, J. (2015). Wpływ płci i wieku na preferencje konsumentów usług gastronomicznych (Impact of Gender and Age on Catering Service Consumers' Preferences), *Handel Wewnętrzny*, Vol. 2, No. 355, pp. 115–127.

Garbarino, E. and Strahilevitz, M. (2004). Gender Differences in the Perceived Risk of Buying Online and the Effects of Receiving a Site Recommendation, *Journal of Business Research*, Vol. 57, No. 7, pp. 768–775.

Hasan, B. (2010). Exploring Gender Differences in Online Shopping Attitude, *Computers in Human Behavior*, Vol. 26, No. 4, pp. 597–601.

Jurowczyk, P. (2013). Płeć a proces podejmowania decyzji w miejscu zakupu (Sex and the Process of Decision Making at the Place of Purchase), *Handel Wewnętrzny*, Vol. 2, No. 343, pp. 83–94.

Kieżel, E. and Smyczek, S. (2012). Zachowania kobiet na rynku usług finansowych – nowe zjawiska, tendencje (Women Behavior on the Market of Financial Services – New Phenomena, Tendencies), *Konsumpcja i Rozwój*, No.1, pp. 36–47.

Kim, D-Y., Lehto, X. Y. and Morrison, A. M. (2007). Gender Differences in Online Travel Information Search: Implications for Marketing Communications on the Internet, *Tourism Management*, Vol. 28, No. 2, pp. 423–433.

Kim, E. E. K., Mattila, A. S. and Baloglu, S. (2011). Effects of Gender and Expertise on Consumers' Motivation to Read Online Hotel Reviews, *Cornell Hospitality Quarterly*, Vol. 52, No. 4, pp. 399–406.

Lipowski, M. and Bondos, I. (2016). Omnikanałowość – czy rynek zweryfikuje koncepcję teoretyczną? (Omnichanneling – Will the Market Verify the Theoretical Concept?), *Organization and Management*, No. 1, pp. 71–82.

Lipowski, M. (2015). Konsument multikanałowy – przyczyny i implikacje zjawiska (Consumer in Channel Sales – Experience and Shopping Behaviour), *Studia i Prace Wydziału Nauk Ekonomicznych i Zarządzania*, Vol. 2, No. 39, pp. 459–469.

Małysa-Kaleta, A. (2015). Płeć, gender i marketing a zachowania nabywców w ujęciu kulturowym (Sex, Gender and Marketing and Consumer Behaviour in the Cultural Approach), *Handel Wewnętrzny*, Vol. 4, No.355, pp. 276–285.

Meier-Pesti, K. and Penz, E. (2008). Sex or Gender? Expanding the Sex-Based View by Introducing Masculinity and Femininity as Predictors of Financial Risk Taking, *Journal of Economic Psychology*, Vol. 29, No. 2, pp. 180–196.

Meyers-Levy, J. and Loken, B. (2015). Revisiting Gender Differences: What We Know and What Lies Ahead, *Journal of Consumer Psychology*, Vol. 25, No. 1, pp. 129–149.

Mokhlis, S. and Salleh, H. S. (2009). Consumer Decision-Making Styles in Malaysia: An Exploratory Study of Gender Differences, *European Journal of Social Sciences*, Vol. 10, No. 4, pp. 574–584.

Mortimer, G. and Clarke, P. (2011). Supermarket Consumers and Gender Differences Relating to Their Perceived Importance Levels of Store Characteristics, *Journal of Retailing and Consumer Services*, Vol. 18, No. 6, pp. 575–585.

Niedzielska, A. (2015). Gender marketing w świadomości wybranej grupy młodych konsumentów na podstawie badań (Gender Marketing in the Awareness of a Selected Group of Young

Gender and
Consumer
Behaviour
in Distribution
Channels
of Services

Customers on the Basis of Research), *Zeszyty Naukowe Uniwersytetu Szczecińskiego, Problemy Zarządzania, Finansów i Marketingu*, Vol. 865, No. 38, pp. 139–148.

Okazaki, S. and Hirose, M. (2009). Does Gender Affect Media Choice in Travel Information Search? On the Use of Mobile Internet, *Tourism Management*, Vol. 30, No. 6, pp. 794–804.

Piersiala, L. (2014). Strategie zakupowe konsumentów uwarunkowane płcią (Gender-Influenced Consumer Strategies), *Scientific Papers of Silesian University of Technology. Organization and Management*, No. 68, pp. 93–102.

Pikuła-Małachowska, J. (2015). Zachowania konsumpcyjne kobiet przez pryzmat zmian zachodzących w otoczeniu marketingowym (Female Consumer Behaviour in the Context of Changes Occurring in Marketing Environment), *Zeszyty Naukowe Uniwersytetu Szczecińskiego, Problemy Zarządzania, Finansów i Marketingu*, Vol. 865, No. 38, pp. 67–75.

Powell, M. and Ansic, D. (1997). Gender Differences in Risk Behaviour in Financial Decision-Making: An Experimental Analysis, *Journal of Economic Psychology*, Vol. 18, No. 6, pp. 605–628.

Raczyńska, M. and Wiśniewski, A. K. (2014). Zachowania zakupowe e-konsumentów (E-consumers' Purchasing Behaviours), *Konsumpcja i Rozwój*, Vol. 3, No. 8, pp. 48–60.

Roszkowska-Hołysz, D. (2013). Determinants of Consumer Purchasing Behaviour, *Management*, Vol. 17, No. 1, pp. 333–349.

Sarkar, R. (2015). The Role of Gender in Online Shopping. A Literature Review, *Global Journal of Engineering, Science & Social Science Studies*, Vol. 1, No. 8, pp. 25–31.

Sławińska, M. (2014). Marketing jako koncepcja zarządzania – trendy rozwoju (Marketing as a Management Concept – Development Trends), *Marketing i Rynek*, No. 8, pp. 179–186.