

## CHAPTER 1: THE STUDY IN PERSPECTIVE

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### 1.1 INTRODUCTION AND DELIMITATION

Online retailing in South Africa has doubled from 2000 to 2001. South African consumers' total Internet<sup>1</sup> online expenditure in 2001 was R162-million compared with the R82-million spent in 2000. Online sales currently represents 0,1% of total retail sales in South Africa. This is in sharp contrast to the United States of America (USA) where online sales represents 1% of total retail sales. Despite South Africa's e-tailing<sup>2</sup> being in an early stage of market penetration and the marketing of products, it is envisaged that online sales will increase between 30 to 60% in 2003 (Goldstuck, 2002).

Various researchers stress the importance of apparel as a product category on the Internet and that online apparel purchases will become an ever increasing part of sales on the Internet (Goldsmith & Goldsmith, 2002; Lee & Johnson, 2002; Park & Stoel, 2002; Yoh & Damhorst, 2000). Goldsmith and Goldsmith (2002:89) are of the opinion that "... buying apparel online represents a new form of consumer behaviour<sup>3</sup> in a computer-mediated shopping environment". Seen in the light of the situation in the USA it appears that the purchase of apparel via

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<sup>1</sup> The Internet can be defined as "...a global network of computer networks that use a common interface for facilitating communication between individuals, companies and organisations all over the world" (Kleindl, 2000:8).

<sup>2</sup> E-tailing (also called electronic retailing, Internet retailing, online retailing or e-commerce) forms a central part of the trading side of the Internet. E-tailing refers to the retail format in which the retailer and customer or consumer communicate with each other through an interactive electronic network (Levy & Weitz, 2001:79). E-tailing can thus be described as any form of commercial transaction conducted or facilitated via the Internet between retailers and consumers, such as the buying or selling of products or services or information exchange (Wen, Chen & Hwang, 2001:5).

<sup>3</sup> Consumer behaviour comprises the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires (Solomon, 1994:7).

the Internet is very popular. Apparel is the product category in the USA with the highest purchase percentage via the Internet, and constitutes approximately 22% of total online sales in the USA (Goldstuck, 2002).

According to Goldstuck (2002) the product category that is purchased the most via the Internet in South Africa does not correlate with the above-mentioned behaviour in the USA. In contrast to the USA, the best sellers in South Africa are books, CD's, DVD's and videos. Apparel only constitutes 6% of total online sales in South Africa. Goldstuck (2002) holds that the reason for this appears to be historical. The USA has a tradition of ordering apparel through the mail. Apparel as a mail ordering category was easily converted into an online product category and into online sales. South African consumers are more comfortable with mail ordering of books and CD's. This was more easily converted into an online product category and online sales in South Africa.

A further trend with regards to the Internet in South Africa is the increase in female Internet users. According to the South African Web User Survey (1999) the number of female Internet users in 1999 increased to 30% of the total compared to the previous year. In 1998 female Internet users constituted only 11% of the total users ([www.southafrica.co.za/survey/](http://www.southafrica.co.za/survey/), April 2003). This consumer market segment is growing towards a more important segment of the total Internet user market in South Africa. According to Summers, Belleau and Wozniak (1992:84) women are the primary purchasers of apparel for themselves and other members of the family. It is therefore due to above-mentioned reasons important to study this market's adoption of the Internet for purchases of apparel.



### 1.1.1 The importance of consumers' adoption of the Internet for purchasing

Peterson (1997:6) is of the opinion that the success of e-tailing is being influenced by the consumer's adoption of the Internet for purchases rather than the underlying characteristics of technology. Citrin, Sprott, Silverman and Stem (2000:294) mention that the consumer's adoption of the Internet as medium for purchase, rather than using it only for communication and information is essential for the Internet's future commercial success. Various researchers to date had focused more on the adoption of the technology, the Internet itself, than on online consumer behaviour or online purchase decision-making (Bobbit & Dabholkar, 2001:424). Maignan and Lukas (1997:346) support this view and state that "Despite the rapid growth of the Internet population, very little is known about consumers' decision-making<sup>4</sup>, perception and uses of this new medium". The lack of information regarding consumers' decision-making processes online resulted in uncertainty amongst retailers and marketers about the most appropriate marketing on the Internet (Maignan & Lukas, 1997).

According to Kleindl (2000:150) it is therefore important due to the above reasons to study the individual's reaction and perception with regard to innovation, as well as to investigate the individual's interaction with innovation. This serves as a key element of the growth in e-commerce. Kleindl (2000:151), Martinez, Polo and Flavian (1998:324) and Sproles and Burns (1994:69) are all of the opinion that various factors outside and inside the consumer affect the adoption of innovation. These factors can lead to early, late or no adoption of the innovation (Sultan & Henrichs, 2000:388).

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<sup>4</sup> According to Rousseau (1994:43) the consumer's decision-making process is a problem-solving activity, which encompasses various stages that are influenced by internal or individual, and external or environmental variables.

Rogers (1995:209) states that the cognitive factors like the consumer's perception and expectations with regards to the characteristics of innovation influence the consumer's adoption or rejection of the innovation, and not the characteristics set by experts or agents. According to Eastlick and Lotz (1999:210) consumers' current purchasing patterns and practises have an influence on consumer's adoption of an electronic buying medium. Furthermore, consumers' perceptions and expectations in terms of the relative advantages associated with this new electronic buying medium in comparison with existing buying practices as well as its compatibility with existing buying practices also plays a roll in the consumer's adoption of an electronic medium for purchases (Eastlick & Lotz, 1999:210). Consumers' decisions to accept new ideas or practices are evaluated in terms of their previous experiences, existing practices, expectations, and specified perceptions (Rogers, 1995:162-166). The consumer's choice whether to make use of the Internet is the result of specific socio-cognitive factors used in their decision making.

Viewed against a backdrop of rising consumer expectations and increased competition it is important for e-tailers and marketers to have some means of assessing consumers' perceived risk, relative advantages and compatibility of adopting the Internet for online apparel purchases specifically from the consumer's point of view (O'Neill, Wright & Fitz, 2001:402). In order to speed up their consumers' acceptance of the Internet for online apparel purchases it is necessary for e-tailers and marketers to have a comprehensive understanding of the diffusion of innovation decision-making process, as well as of their consumers' perceptions and expectations regarding the perceived risk, relative advantages and compatibility in terms of adopting the Internet for online apparel purchasing.

Not an appreciable amount of research has been done concerning consumers' and Internet users' adoption of the Internet for apparel purchasing. Yoh and Damhorst (2000) have determined in an American study about female American



consumers regarding the acceptability of the Internet for apparel purchases, that consumers' previous experiences with the Internet and apparel mail ordering influence the consumer's intention to buy via the Internet. Other international research studies that dealt with the consumer's adoption and use of the Internet for purchases in general are the research of Sin and Tse, 2002; Teo, 2001; Vrechopoulos, Siomkos and Doukidis, 2001; Citrin *et al.*, 2000; Phau and Poon, 2000; Sultan and Henrichs, 2000; Eastlick and Lotz, 1999 and Martinez, Polo and Flavian, 1998.

Above studies focused more on the influence of demographic, psychographics, attitudinal and experiential factors on the adoption of Internet for shopping (Sin & Tse, 2002; Vrechopoulos, Siomkos & Doukidis, 2001) as well as the innovativeness of consumers (Citrin *et al.*, 2000). Personal characteristics and existing shopping patterns have been found to influence consumers' adoption of an interactive electronic shopping medium (Eastlick & Lotz, 1999). While factors such as demographic, psychographics, attitudinal, experiential, personal characteristics and consumer innovativeness have been shown to play a role in consumers' adoption of the Internet for shopping, the role that consumers' socio-cognitive structures (scripts, perception and expectations) play in consumers' adoption of the Internet for a specific product category such as apparel has not been fully explored. Consumers' scripts regarding apparel purchasing and their perceptions and expectations regarding the risks, relative advantages and compatibility of online apparel purchasing are especially important aspects of online consumer decision-making that has not fully been explored.

Above-mentioned studies and results, however, leave a contextual gap because those were planned and executed within European, American or Asian context. A need exists for empirical research studies planned and executed within a South African context with regards to female consumers' adoption of the Internet for specifically the purchase of apparel.

### 1.1.2 The role of the type of product category in consumers' decision to adopt the Internet for purchasing

Goldstuck (2002) mentions that all retailers are sensitive about product categories that are successful online. To date it appears that product categories that can easily be demonstrated presented and showed online and easily being packed offline show the highest success rate. These product categories are books, CD's, DVD's, video's and computer software. Apparel<sup>5</sup> as product category for online sales has been studied by various researchers, but despite these studies there is little information about the success of apparel as product category for online sales. Information regarding Internet user apparel consumer behaviour and factors that play a role in their decision-making to buy via the Internet does not exist (Goldsmith & Goldsmith, 2002:90).

Vrechopoulos *et al.* (2001:146) found in their study about the adoption by Greek consumers of Internet shopping that clothing, furniture and cosmetics are products that consumers would primarily only buy in stores. Consumers' experience and evaluation of a certain product category through the Internet is according to Vrechopoulos *et al.* (2001:144) an important aspect in the adoption by consumers of the Internet for purchasing. It is therefore important to judge consumers' evaluation of apparel in the apparel purchasing process because it can play a direct role in the consumer's decision to accept the Internet as a purchase medium or not.

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<sup>5</sup> The construct apparel refers according to Kaiser (1998:5) to "...any tangible or material object connected to the human body. This includes any items such as trousers, skirts, dresses, blouses, shirts, accessories, jewels, and shoes. Sproles and Burns (1994:7) refer to 'apparel' as the physical constructed item made out of textile that covers the body and does not include jewels, make-up or accessories. The term apparel is mostly used by the clothing and textile industry as well as by researchers to refer to any form of outer clothes.



Sproles and Burns (1994:xiii) are of the opinion that "Fashion orientated consumer behavior and more specific apparel purchasing decision-making<sup>6</sup> result from a multitude of behavioral processes and is among the most complex acts of consumer behavior". Engel, Blackwell and Miniard (in Shim & Kotsiopoulos, 1991:17) argue further that apparel is one of a few high involvement product categories, because apparel is perceived as reflecting one's self image, apparel is expensive and, the risks of a wrong decision are high. Furthermore, and, or when the act of purchase or consumption of apparel takes place, it is of high personal importance or relevance to the decision-maker. Midgley, Dowling and Morrison (1989:137) state in their study of informational influence in the apparel decision-making process that apparel purchasing is a complex process. According to Midgley *et al.* (1989:137) the complexity of the apparel purchasing process stems from the inherent social symbolism of apparel and the constant variety and change within this product category, which requires consumers to make relatively frequent and difficult choices. Decisions regarding apparel are therefore unlikely to become routinised or habitual.

The evaluation of apparel traditionally takes place at the point of purchase, namely in the retail store. The assessment of the garment on the body and the reaching of a final decision take place in the retail store (Sproles & Burns, 1994:267). In the case of online apparel purchasing the consumer is unable to physically evaluate the garment or assess how it fits. It can be assumed that online apparel decision-making will only become more complicated. This is due to the lack of physical evaluation of the product in a new medium together with the personal importance of the apparel purchasing decision.

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<sup>6</sup>A definition for the apparel decision-making process was adapted from Kaiser (1998:5) and Sproles and Burns (1994:263). Apparel decision-making refers to the active involvement and purposeful seeking and use of information by consumers to help choose apparel. The concept encompasses all the stages, activities and thought processes that consumers undergo leading to the purchase and the wearing of apparel items, such as information seeking, evaluation of alternatives, trying on of items, purchasing, use and post-purchasing experiences.

Shim, Eastlick and Lotz (2000: 41) determined that consumers' attitude towards purchases of sensory products (like apparel) via the Internet is not as positive as their attitude towards the purchase of products such as books and computer software in a like manner. Park and Stoel (2002:158) further found that despite the rapid growth of apparel purchasing in the USA, consumers are still hesitant to buy apparel through the Internet mainly due to the observed risks identified. These observed risks originate from the consumer's inability to try on apparel items and to evaluate it in relation to the consumer's body before buying it and the inability to actually feel it (Pastore, 2000). The nature and dimensions of apparel as well as the consumer's involvement with the evaluation of apparel as a product category appears to play a role in the consumer's decision whether or not to make use of the Internet for purchasing of apparel.

The relatively newness of the Internet as a shopping medium for apparel requires consumers to make a paradigm shift from a well-known, familiar and traditional apparel shopping medium (bricks-and-mortar stores) to a new, unfamiliar medium (virtual stores) on the Internet. This comprises a change in consumer behaviour. It is still unclear if and when consumers in South Africa will successfully adopt the Internet for apparel purchasing.

### **1.1.3 Expected significance of the research**

The above discussion emphasizes the importance of e-tailers' and marketers' knowledge of apparel consumers' online apparel-consumer behaviour and decision-making. For apparel retailers to stay competitive in the current retail marketplace, they must develop cost-effective strategies to use the benefits connected with the Internet as information source of transactions channel for users (Watchravesringkan & Shim, 2003:5).



Phau and Poon (2000:102) support the above view and mention that it is necessary for marketers to understand the reasons, like the nature of consumers and their perceptions, regarding their decision-making on the Internet in order to be more profitable and effective. Studies focusing on the role of underlying factors in consumers' online decision-making and more specifically online apparel decision-making can be valuable for various role players (Benjamin & Wigand in Granitz & Ward, 1996:1). Goldsmith and McGregor (2000:126) emphasize the importance of studies about consumers' online-consumer behaviour, decision-making and perceptions from the consumer's point of view. Research studies planned and executed in the South African context, regarding women's adoption of the Internet for apparel purchases, should be of value to a wide spectrum of role players.

Marketers and retailers/e-tailers with an understanding of the factors that play a part in female consumers' apparel decision-making and adoption processes with regards to online apparel purchases, can contribute in satisfying the needs of this specific consumer segment. Research focusing on the apparel consumer, like this research, will lead to the more effective and efficient marketing of apparel products to this market segment. Furthermore, it enables marketers to develop useful relevant marketing strategies for Internet marketing of apparel and use of recent information regarding female Internet users' apparel-consumer behaviour to facilitate the consumer in properly considered purchase decisions via the Internet (Vrechopoulos *et al.*, 2001:142).

From a theoretical perspective studies focusing on apparel-consumer behaviour and decision-making, can make a valuable contribution to the development of theory and theoretical-based models and/or frameworks for the studying of the behaviour of apparel consumers.

## 1.2 THEORETICAL FRAMEWORK FOR THE STUDY

Meaningful research goes hand in hand with the choice of a research perspective. Firstly, a theoretical perspective binds the researcher with a certain theory or set of theory. Secondly, it directs the research methodology and, thirdly, it binds the researcher to specified assumptions and prerequisites (Kaiser, 1998:32). Kaiser (1998) has conducted various research studies regarding clothing in general using the symbolic interactionism and/or social-cognitive perspective as theoretical approach for the studies.

According to Trollip (1991a:92) it is possible in a specific study to use an umbrella theoretical perspective together with another theory. Trollip (1991b) has successfully used the symbolic interactionism perspective together with Hamilton's (1987) meta-theory of cultural anthropology in her studies. The diffusion of innovation theory is used in this study to supply content to the reference framework (see **CHAPTER 3**) while a social-cognitive approach is used to explore and explain a range of phenomena (see **CHAPTER 2**).

Rogers' (1983, 1995) diffusion of innovation theory supplies a valuable framework or structure whereby consumers' adoption of the Internet for apparel purchases could be investigated. The diffusion of innovation theory supplies in other words a framework whereby the adoption of the Internet for apparel purchases could be described and interpreted while a social-cognitive approach provides valuable guidelines for the explanation of consumer behaviour and decision-making.

For a better understanding, a short description is provided of the respective theoretical frameworks.



### **1.2.1 A social-cognitive perspective as approach for the study**

A social-cognitive perspective was chosen as an umbrella approach for this study. This perspective consists of a group of theories, which point towards cognitive processes within the individual, like expectations, objectives, or cognitive schemata that are formed during the perception and learning processes (Gouws, Louw, Meyer & Plug, 1984:154). A social-cognitive approach can be used to investigate the underlying thought processes that lead to an individual's social behaviour (Kaiser, 1998:32). An important aspect with regards to this study is consumers' cognitive structures namely their scripts as well as the result thereof namely their perceptions and expectations. In terms of this study the focus is more on the cognitive structures that consumers have and use to make decisions. In terms of this specific study the focus is placed on the already formed and vested scripts of professional women and how they use these scripts to make decisions in terms of the adoption of the Internet for specific apparel purchases, and the role that their perceptions and expectations may play towards a new apparel purchasing situation.

Concepts from a social-cognitive approach that were used as umbrella perspective for the study, is defined and discussed in **CHAPTER 2**.

### **1.2.2 Diffusion of innovation theory**

The framework in which consumers' adoption of a new product, idea or practice is studied, originates from research known as the diffusion of innovation theory (Schiffman & Kanuk, 2000:410). Rogers' (1983, 1995) diffusion of innovation theory is one of the best-known theories that have been used by various researchers to present and explain an individual's adoption process of a new product, idea or practice. In this study Rogers' diffusion of innovation theory was chosen as an additional theory because South African consumers' adoption of

the Internet as medium of apparel purchase is seen as a new and innovative practice. One of the focal points of the diffusion of innovation theory is in the adoption process through which an individual passes in order to accept or reject an innovation (Rogers, 1995:161; Hawkins, Best & Coney, 2001:247). Consumers' adoption of the Internet as a new medium for apparel purchases assumes a process of decision-making and forms an important aspect of this study. Here it deals with the process through which a consumer as decision-making unit passes in the acceptance or rejection of the innovation. Rogers (1995:161) defines the innovation decision-making process as "... the process through which an individual passes from the first knowledge of an innovation, to a decision to adopt or reject, to implementation of the new idea, and to confirmation of this decision".

The diffusion of innovation theory directs in other words the process of the individual's adoption decision-making process. This adoption decision-making process furthermore consists of various actions and choices where the consumers evaluate and decide to incorporate the Internet as an apparel-purchasing medium with their existing apparel purchasing practices. (Rogers, 1995:161).

The diffusion of innovation theory also focuses on consumers' existing knowledge, experience and practices as well as perceptions in terms of identified risks, relative advantages and compatibility with existing practices in the adoption process (Rogers, 1995:204-234). It can therefore be employed usefully with a social-cognitive perspective and it makes it possible to obtain a better understanding from the consumer's perspective of how often consumers will make use of the Internet for online apparel purchases (Goldsmith & McGregor, 2000:126).

Concepts from Rogers' (1983, 1995) diffusion of innovation theory, which were used as additional theory, are defined in **CHAPTER 3**.



### 1.3 PROBLEM STATEMENT, OBJECTIVES AND SUB-OBJECTIVES

In the light of the lack of knowledge of the behaviour of the Internet apparel consumer, and specifically the adoption of online apparel purchases via the Internet by female consumers in South Africa, the following problem was formulated for the research study:

What role do specific identified factors play (consumers' scripts, dimensions of apparel products and the characteristics of the innovation) within professional women's adoption of the Internet for apparel purchases in South Africa?

#### 1.3.1 Research objectives and sub-objectives formulated for the study

To make an in-depth investigation of the problem as set for the study, the following objectives and sub-objectives were formulated from the above problem statement. A social-cognitive perspective, the diffusion of innovation theory of Rogers (1983, 1995) and a theoretical background to apparel-consumer behaviour were part of the formulation.

##### 1.3.1.1 Objective 1

To explore, describe and get a better understanding of the role that existing apparel purchasing scripts play in professional women's adoption of the Internet for online apparel purchasing.

- **Sub objective 1:** What do professional women's existing apparel purchasing practices look like and what is the nature of their apparel-purchasing scripts?

- **Sub objective 2:** How do professional women experience their existing apparel-purchasing practices?
- **Sub objective 3:** What are the perceptions of professional women of the Internet in general and in particular for online apparel purchasing?
- **Sub objective 4:** What are the expectations of professional women of apparel purchasing on the Internet?

#### 1.3.1.2 Objective 2

To explore, describe and get a better understanding of the role that the dimensions (physical and performance properties) of apparel products play and how these are evaluated in professional women's adoption of the Internet for online apparel purchasing.

- **Sub-objective 5:** What role does the evaluation of the physical properties of apparel products play in professional women's adoption of the Internet for online apparel purchasing?
- **Sub-objective 6:** What role does the evaluation of the performance properties (aesthetics and functional aspects) of apparel products play in professional women's adoption of the Internet for online apparel purchasing?

#### 1.3.1.3 Objective 3

To explore, describe and get a better understanding of the role that the characteristics of the innovation namely perceived risks, relative advantages and compatibility with existing apparel purchasing practises, play in professional women's adoption of the Internet for online apparel purchasing.



- **Sub-objective 7:** What are the perceived risks professional women associate with the adoption of the Internet for the purchase of apparel?
- **Sub-objective 8:** What relative advantages do professional women perceive when purchasing apparel from the Internet?
- **Sub-objective 9:** How do professional women evaluate the compatibility of the Internet as an apparel-purchasing medium, with regards to their existing apparel purchasing practices?

The objectives and sub-objectives formulated for the study have been respectively formulated from the specific theoretical frameworks. The specific theoretical frameworks are respectively discussed in **CHAPTER 2** and **CHAPTER 3**.

#### **1.4 DEVELOPMENT OF A CONCEPTUAL FRAMEWORK FOR THE STUDY**

Miles and Huberman (1994:18) state, "A conceptual framework explains, either graphically or in a narrative form, the main things to be studied – the key factors, constructs or variables – and presumed relationships among them". The development of a research framework or conceptual framework gives structure and direction to the study.

A conceptual framework can have various forms. According to Miles and Huberman (1994:18) a conceptual framework can be elementary, extended, from theory, descriptive or causal. The theoretical perspectives and/or approaches used in this study provide content to the conceptual framework and are useful in giving direction to the study.

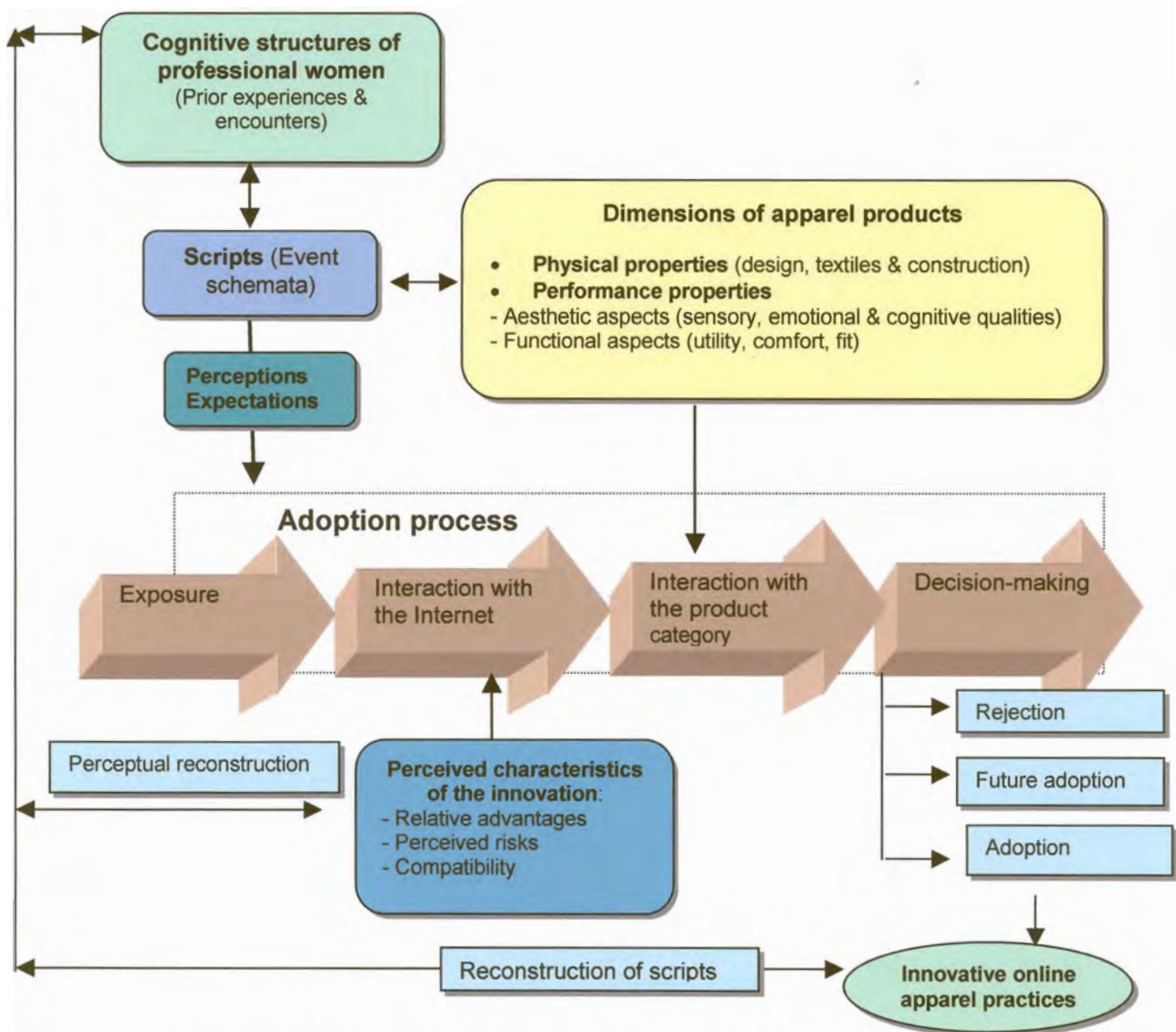
The purpose of the schematic conceptual framework in terms of the present study is subsequently justified.

Firstly, the aim of the conceptual framework was to bring the various concepts in this study systematically together in order to define them. Secondly, the conceptual framework directs the study by highlighting each factor that can play a role in professional women's adoption of the Internet and it also specifies exactly what will be examined (Miles & Huberman, 1994:18). Thirdly, it serves as an instrument for e-tailers and marketers that they can use to study consumers' adoption of the Internet for online-apparel purchasing from the consumers' point of view. Lastly the conceptual framework helps to systematize data and enable the researcher to make interpretations and draw conclusions in a systematic manner.

Miles and Huberman (1994:18-20) are of the opinion that various theories or just one theory can be used initially for the conceptual framework. The use of a theoretical foundation has the advantages of providing a better understanding in determining other applicable theories, models, and methodologies for studying the present phenomenon. Rogers' (1983, 1995) innovation decision-making process model (adoption process) was used to initiate the conceptual framework. It also gave content to the conceptual framework. Social-cognitive script theory as well as clothing-consumer behaviour theory was incorporated with Rogers' model in order to create a conceptual framework for the studying of professional women's adoption of the Internet for online apparel purchasing.

The schematic conceptual framework developed for the present study is contained in **FIGURE 1**.





**FIGURE 1: SCHEMATIC CONCEPTUAL FRAMEWORK**

A more detailed explanation of the conceptual framework and how it was used in terms of the results, interpretations and conclusions is given in **CHAPTER 6**.

## 1.5 RESEARCH METHODOLOGY

A specified research model and qualitative methodology was used to obtain the most adequate answer for the stated problem. According to de Vos and Fouché (1998:77) the research design of a study refers to a *blueprint* or a clear exposition of a plan according to which the research will be executed. The plan describes the approach to be followed, the research methodology and data collecting methods that will be used as well as how the reliability of the study will be enhanced in order to answer the problem statement.

### 1.5.1 Research style, purpose, and strategy

A qualitative research style was selected as the most suitable for the present study. This research style enables the researcher to develop an insider perspective of the unit of analysis's world (Babbie & Mouton, 2001: 271). Furthermore, it gives the researcher the opportunity to construct, describe, and understand the adoption process as experienced from the point of view of the unit of analysis (Babbie & Mouton, 2001:271).

The research objective of this study was explorative-descriptive in nature. An explorative-descriptive research study was undertaken to examine the role of specified consumers' and identified factors (scripts: perception and expectations, dimensions of apparel; characteristics of the innovation: perceived risks, relative advantages and compatibility) in professional women's adoption of the Internet for online-apparel purchasing. The aim was thus to get a better understanding and insight regarding the specific phenomenon as well as to describe the domain phenomenon. An exploratory approach leads to insight and understanding and involves an overview of existing relevant literature as well as the participation of individuals that had practical experience with the topic (Babbie & Mouton, 2001:79-80). The descriptive approach implies accurate description of the

phenomenon (Babbie & Mouton, 2001:80). The present study attempts to understand, explore and describe the underlying cognitive processes and motives of consumers' behaviour in the adoption of the Internet for online apparel purchasing.

An ideographic, contextual research strategy was followed in the present study. This type of research strategy emphasises that the phenomenon needs to be understood in a specific context rather than to generalize the data (Babbie & Mouton, 2001:270). The aim of the present study was to understand, explore, and describe the specific decision-making situation of professional women (adoption of the Internet for online apparel purchasing) rather than to find representative or replicable information about the decision-making situation.

#### **1.5.2 Qualitative data-collection methods**

Qualitative data-collection methods were used to examine the adoption process from the consumer's point of view. Data-collection methods used especially in explorative studies include in-depth interviews (Babbie & Mouton, 2001:288). It was important to the researcher to examine the unit of analysis' personal observation and experience of the Internet for apparel purchasing. Unstructured individual interviews according to a schedule as well as semi-structured interviews were used to collect data. Themes from existing literature was identified and used as guidelines for the formulation of schedules used in the interviews in order to cover the topics of the study in a systematic order.

#### **1.5.3 Data analysis**

Data analysis was done according to the data-analysis process proposed by Miles and Huberman (1994:10). The data-analysis process consists of three



phases namely data reduction, data display and conclusion drawing and verification.

Data reduction included the systematising and coding of the transcripts. The typed verbatim transcripts were coded by selecting and marking of specified themes, words or paraphrases on the transcripts. The coding of data was done according to identified categories from available literature, objectives and sub-objectives. In this process certain new categories and sub-categories also emerged. Data not applicable or relevant to the present study were ignored.

Data display included the organised and summarised presentation of data. Syntheses of coded and analysed data were made in order to be able to draw conclusions. The displaying of data was done according to the objectives and sub-objectives formulated for the study. Themes were identified between the cases and were related to other categories in a systematic fashion. Relevant verbatim quotations from the transcribed interviews were used to verify the findings and to provide significant descriptions.

The drawing of conclusions and verification of data formed the last step in the data-analysis process. Contradictory sets and corresponding themes and patterns in the data made it possible to make interpretations and draw conclusions. The conceptual framework developed for the study was used to make interpretations and draw the conclusions. The role of the identified factors in the adoption process was also highlighted in this manner. A comprehensive presentation of the data analysis can be found in **APPENDIX A**.

## 1.6 THE UNIT OF ANALYSIS

### 1.6.1 Target population

Professional women were selected as the unit of analysis for this study. For present purposes professional women are defined as persons pursuing a specific profession as a means of subsisting or generating income. A profession is practised by a professional person who had received specialised tertiary education in a specialised direction such as medicine, the law or the world of finance. The justification of the choice of the target population (sampling) follows.

Firstly, female Internet users are at present part of the fastest growing Internet users market in South Africa ([www.southafrica.co.za/survey/](http://www.southafrica.co.za/survey/), April 2003). In addition, Mostert (2002:485-486) determined, when studying the online purchasing behaviour of South Africans that the increasing use by consumers of the Internet resulted in a relative increase in the purchase of goods and services online. Female Internet users, those using the Internet regularly, would probably be more inclined to use Internet for purchasing

Secondly, the apparel purchasing behaviour of professionals differs from that of non-working women. Professional women place more emphasis on activities that save them time and they are often regarded as time-deprived consumers because, more often than not, they have to work fulltime. Professional women are also more disposed to place a high priority on the evaluation of their apparel in terms of its suitability for their figures as well as their specific job surroundings (Shim & Drake, 1988:7-9).

Thirdly, professional women are usually regarded as innovators because they fit very neatly into the innovators' profile. Innovators represent the relatively small consumers' group who are the first to accept an innovation. They are seen as

the top 2% of the social system that will first notice any new product, practice or idea. This segment consists of risk takers who are able to absorb the financial and social expenses attached to innovations. They use other innovators as a reference group rather than their own peer group. This group tends to be socially more mobile. In addition, innovators are characterised by a high education level, especially in terms of their peer group (Schiffman & Kanuk, 2000:426-427).

Finally, it is primarily women who are responsible for purchasing apparel for themselves and their families (Summers *et al.*, 1992:84).

### 1.6.2 Purposive sampling

Purposive sampling was selected for this study. Criteria for inclusion directed the purposive sampling. In order for participants to qualify for inclusion they had to comply with the criteria. The criteria, which directed the purposive sampling, are presented in table format in **CHAPTER 4**. Eight suitable participants that were willing to participate in the study were identified with the assistance of informants. The gaining of access to the unit of analysis and the course of the interviews are discussed in detail in **CHAPTER 4**.

## 1.7 PRESENTATION AND OUTLINE OF THE STUDY

This introductory chapter is concluded by a summary of the lay out of the study.

In **CHAPTERS 2 and 3** the theoretical orientation used for this study is explained. All the important concepts and ideas from the research problem statement, objectives and sub-objectives are defined and set out in these chapters. A social-cognitive approach as perspective for this study and certain clothing-consumer behaviour theory that was used are presented in **CHAPTER 2**.



**CHAPTER 3** consists of the concepts and ideas from Rogers' (1983, 1995) diffusion of innovation theory used in this study. The concepts from **CHAPTERS 2 and 3** formed the basis for the conceptualisation and operationalisation in **CHAPTER 4**. **CHAPTER 4** consists of the description and justification of the research design, style and strategy selected for the study. The conceptualisation and putting into operation of the various objectives, choice of unit of analysis, qualitative data-collection methods used and the data-analysis process are also discussed in detail as well as the principle objectivity and trustworthiness considerations of the study. The data analysis and the presentation of the data and discussions of the results are set out in **CHAPTER 5**. This data presentation is done according to the objectives and sub-objectives formulated for the study. **CHAPTER 6** consists of the interpretations of the results and the drawing of conclusions according to the conceptual framework developed for the study. Conclusions were drawn and the implications of the results for e-tailers and marketers are highlighted. Recommendations are made in terms of suitable strategies for the marketing and selling of apparel on the Internet. The final chapter, **CHAPTER 7**, contains the summary of conclusions according to the objectives and sub-objectives, evaluation of the study, and how this research contributes to existing theory.

The comprehensive verbatim transcriptions of the interviews held with each participant are available from the researcher. Some of the verbatim transcriptions used to verify the obtaining of the objectives and sub-objectives in this study were translated. In translating the interviews, the content of the participants' replies were neither changed nor edited. In this study the replies of the participants or paraphrases thereof are given in inverted commas, Arial Narrow and a smaller font size in order to create contrast between the discussion and the verbatim paraphrases obtained from the participants. The categories and sub-categories created in the data-analysis process are written in bold and italics.

## **CHAPTER 2: ASPECTS FROM A SOCIAL-COGNITIVE APPROACH**

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### **2.1 INTRODUCTION**

A social-cognitive perspective is used as an umbrella approach for this study. The explanation of the assumptions of the encompassing social-cognitive approach, which was selected as perspective for the present research, is reiterated, and then follows a description of the aspects, from this perspective, which could play a role when consumers decide to adopt the Internet for apparel purchasing.

The key concepts contained in the problem statement, objectives 1 and 2 as well as in the sub-objectives, constitute the systemization of the framework. The concepts, scripts, perceptions, and expectations form part of a social-cognitive perspective. The cognitive strictures (scripts, perceptions, and expectations) used in the decision-making process of apparel purchasing as well as the dimensions (physical and performance properties) connected to the evaluation of apparel products: all form part of the behavioural theory of the clothing consumer. The conceptualisation of the concepts is a continuous process; therefore it is not explained separately.

### **2.2 A SOCIAL-COGNITIVE APPROACH AS PERSPECTIVE FOR THE STUDY**

A number of authors (Charon, 1998:18-21; Nagasawa, Hutton & Kaiser, 1991:53) recommend the use of a specific theoretical reference framework or perspective when studying the behaviour of individuals, or, more specifically, their clothing behaviour. Writers such as Lennon and Davis (1989a & 1989b) and



Kaiser (1998:31-32) agree about the applicability of a social-cognitive perspective when studying the clothing behaviour of individuals. Kaiser (1998:32) holds that an appropriate approach, such as a social-cognitive perspective, provides a suitable way in which the problem formulated for the research work can be answered systematically, critically and effectively. The perspective supplies, among others, a framework that guides the research; it also provides a suitable methodology and ways of obtaining and explaining new knowledge.

A social-cognitive perspective comes from the social-psychological domain, which, according to Shaw and Costanzo (1982:4), is the scientific study of the behaviour of individuals as a function of social stimuli. Baron and Byrne (1997:5) define social psychology as "the scientific field that seeks to understand the nature and causes of individual behavior and thought in social situations. This field of human behavior focuses heavily on understanding individual's behavior as a product of their cognitive processing of social stimuli".

According to Foxall and Goldsmith (1994:27-28) scientists of consumerism have been using the social-psychology discipline for a considerable period to reach a better understanding of the complex nature of the behaviour and decision-making of consumers. A key element in understanding the behaviour of consumers, in terms of the present research, is the better grasp of how consumers go about using their social-cognitive structures and processes when deciding to use the Internet for apparel purchasing.

It is the opinion of Howard (in Foxall & Goldsmith, 1994:28) that the reaching of decisions by consumers is mainly determined by the way in which consumers think, process information, and use such information to reach decisions. Foxall and Goldsmith (1994:27) hold that consumer decision-making is preceded by a series of consecutive cognitive processes. In other words, the acceptance by consumers of the Internet presupposes a decision where the consumer uses



his/her cognitive structures (scripts, perceptions and expectations) to make the best possible choice. The consumer therefore evaluates and judges the adoption of the Internet as suitable for the purchasing of apparel within his/her existing cognitive framework so as to be able to reach a rational decision. This theory about the decision-making agrees with a social-cognitive approach where the consumer is also regarded as a contemplative problem solver. Because consumers use their cognitive structures when making decisions, this research was approached from a social-cognitive perspective. Consequently the use of a social-cognitive approach as an appropriate perspective for the present study is justified and looked at more closely in terms of how it answers the problem raised in this research.

In the first place, a social-cognitive perspective emphasizes the individual's thinking processes related to behaviour, as this was also determined in consumer's behaviour and decision-making theory. It provides a framework for researchers, e-tailers and marketers to enable them to study, in a meaningful way, the social-cognitive aspects of consumers' behaviour. Social-cognitive aspects of the behaviour of consumers, such as consumers' scripts (event-schemata) and consumers' perceptions and expectations about the Internet and about the risks, relative advantages and its compatibility with existing apparel purchasing practises can be studied from the consumer's point of view.

Secondly, a social-cognitive perspective provides a theoretical foundation that attempts to understand individuals' behaviour in terms of the effect that external stimuli have on the cognitive processes of an individual. The perspective can be used effectively in this research because the consumers' acceptance of the Internet is the result of their cognitive/internal processes, which, in turn, are influenced by external stimuli (Kleindl, 2000:151; Martinez *et al.*, 1998:324; Sproles & Burns, 1994:69).

Lastly, attention is paid to a social-cognitive perspective in terms of individuals as active agents receiving, using, and manipulating information. According to the perspective individuals manipulate images, symbols and ideas cognitively. Individuals think, plan, solve problems and make decisions. This perspective is linked to theories of consumer behaviour that regard consumer decision-making as a problem-solving activity. Consumers are seen as cognitive problem-solvers who make use of their cognitive structures to reach decisions about products, services and shops (Schiffman & Kanuk, 2000:440; Foxall & Goldsmith, 1994). A social-cognitive perspective is linked meaningfully with clothing-consumers' behaviour theories because behavioural theories of consumers also focus on the description, understanding and prediction of the behaviour of individuals (Wilkie, 1990:6).

#### **2.2.1 Assumptions from a social-cognitive perspective**

According to Nagasawa, Hutton and Kaiser (1991:55) a social-cognitive perspective is based on specific assumptions or points of focus. An interpretation of the basic assumptions of the social-cognitive perspective as applicable for this research is discussed.

- According to the first assumption, people are rational, thinking beings that attempt to make sense and gather meaning from their surroundings. This assumption implies that individuals are active beings that receive, process, and use information to solve problems and make decisions. Consumers confronted by the Internet as a new purchasing medium for apparel will become cognitively active in solving the problem. In other words, they will try to analyse, interpret, remember and use the information obtained from the Internet, from promotional material about purchases, and from available interpersonal information about the Internet, before deciding to accept the Internet as a means of procuring apparel (Baron & Byrne, 1998:36-65; Fiske



& Taylor, 1991:14-18). Within a social-cognitive perspective the manner in which professional women use information to reach a decision whether to accept or reject a concept, is taken into account.

- The second assumption is that individuals process external stimuli by making use of internal mechanisms (cognitive structures) that receive and organize information. According to a social-cognitive perspective individuals try to explain and understand the social and/or commercial worlds with which they are interacting. They also try to understand and relate to their reaction and behaviour towards such experiences. In order to achieve this they develop cognitive structures (Baron & Byrne, 1997:76-77). These cognitive structures form part of a network of notions that enable consumers to react to stimuli received from the marketplace. In addition these cognitive structures enable consumers to organise their thoughts and to simplify their perceptions (Kaiser, 1990:252). Consumers organise their knowledge, ideas, and perceptions about the purchasing of apparel via the Internet in cognitive structures or schemata that bear on specific situations. Consumer schemata simplify decision-making because the schemata are based on personal observation and interpretation. From a social-cognitive perspective perceptions and expectations are stored in the memory. It is always used when decisions about the purchase of apparel have to be made because it serves as a reference framework for decision-making. Therefore professional women are viewed within a social-cognitive perspective when they attempt to reconcile apparel purchasing over the Internet with their existing apparel purchasing practices and so develop a new schemata (script) for the purchase of apparel.
- The third assumption is founded on the fact that cognitive structures assist individuals to understand their surroundings and to construct a social reality. The processes whereby individuals perceive, interpret, analyse, remember, and use information about their social world refer to an encompassing



construct namely *social cognition* (Baron & Byrne, 1997:89; Foxall & Goldsmith, 1994:49-50). A social-cognitive perspective as a theoretical orientation emphasises social cognition which focuses on explaining the central processes of individuals such as the establishment and nature of perceptions, perceived risks, expectations, and schemata related to the behaviour of individuals (Foxall & Goldsmith, 1994; Shaw & Costanzo, 1982:179). For this research it means that the schemata (scripts) for the purchase of clothing, meaning the perceptions and expectations that professional women have about the Internet, are stored in their memories. Professional women will, to understand the apparel purchasing procedures via the Internet, make use of their perceptions and expectations (which, for example, are related to comfort, saving of time, higher risks or greater variety of products) to direct decisions about accepting the Internet for the purchase of apparel. When doing a study that focuses on the acceptance by women of the Internet in terms of its application for the purchase of apparel, it is important to take account of how the perceptions and expectations of professional women, which have been formed in terms of apparel purchases over the Internet, are addressed and satisfied.

The purpose of this chapter is, however, not to investigate the cognitive structures (scripts) and processes of consumers as such, but rather to shed more light on the role they play in the adoption of the Internet for apparel purchasing by consumers. It is important to note that a script for apparel purchasing has not yet been elicited, but according to the assumptions as set from a social-cognitive perspective, consumers do have cognitive structures or schemata and use these in specific buying situations (Foxall & Goldsmith, 1994:78; Fiske & Taylor, 1991:119). The assumptions as set from the social-cognitive perspective enable the researcher to refer to scripts of clothing purchases even if such have not yet been elicited.

Next an explanation is provided of the cognitive structures and processes of consumers as contained in a social-cognitive perspective and the possible role in the decision-making process of the present apparel purchasing decision-making process of consumers, as well as the possible role that these cognitive structures might play in the adoption of the Internet for the purchase of apparel.

## **2.3 THE COGNITIVE STRUCTURES USED BY CONSUMERS**

According to a social-cognitive perspective individuals attempt to make sense and attain a clearer understanding and explanation of the commercial world they interact with. In order to achieve this they develop cognitive structures to simplify this process (Baron & Byrne, 1997:76-77). According to these assumptions made by a social-cognitive perspective, consumers have cognitive structures that describe and dictate how a consumer should buy a specific product category or what to do in particular consumption situations. Such cognitive structures are also known as schemata.

### **2.3.1 Schemata**

Individuals have cognitive or mental structures or frameworks that allow them to organise large amounts of diverse information in an efficient manner (Fiske & Taylor, 1991:98). These cognitive structures or frameworks are called schemata and represent the total integrated network of information, feelings, attitudes, and associated ideas and behaviour that consumers have about a product category, brand, store or shopping medium (Foxall & Goldsmith, 1994:78; DeLong, Minshall & Larnitz, 1986). From research various typologies of schemata were identified. All types serve similar functions, for they influence the encoding (interpretation) of new information, memory of previous information, and inference about missing information (Fiske & Taylor, 1991:117). The identified

types of schemata are person-schemata, self-schemata, role-schemata and event schemata or scripts (Fiske & Taylor, 1991:118-119).

#### **2.3.1.1 Person-schemata**

Person-schemata are cognitive structures that contain people's understanding of particular individuals, focusing on their traits and goals (Fiske & Taylor, 1991:118).

#### **2.3.1.2 Self-schemata**

Self-schemata are cognitive structures that contain information and knowledge about one's self (Fiske & Taylor, 1991: 118).

#### **2.3.1.3 Role-schemata**

Role-schemata are cognitive structures that contain information and knowledge about expected or appropriate behaviour of a person in a particular social position (Fiske & Taylor, 1991:119).

#### **2.3.1.4 Event schemata or scripts**

Event schemata, also known as scripts, are regarded as abstract and generic knowledge structures stored in memory that contain complex sequences of behaviour, expected values and properties of a concept, specific rules or typical procedures and actions for getting things done as well as evaluation and choice rules about a situation (Fiske & Taylor, 1991:119; Marks & Olson , 1981:145). In



this study scripts are of particular interest because they contain information relevant to specific situations or events and once established help individuals interpret such or similar situations (Byron & Byrne, 1997:77).

“A special type of schemata, called a script, is a stereotyped event sequences, describing what a consumer should do in a particular consumption situation” (Foxall & Goldsmith, 1994:78). A well-known consumption situation, such as apparel purchasing, will include a series of typical procedures and actions that the consumer will follow. The memory of how an action sequence should occur for purchasing apparel could be referred to as an apparel-purchasing script (Hawkins, Best & Coney, 2001:344).

Scripts are formed through the socializing of consumers over time, from personal experience in the apparel shopping situation as well as the purchasing activity, and become part of the consumer's memory framework for future use. According to DeLong *et al.* (1986:17) the nature of consumers' past experiences with an object or activity influences script development. Rogers (1995:163) holds that consumers' previous experiences as well as their expectations (as constituted in their scripts) will play significant roles in the adoption process. Scripts are thus a direct result of consumers' past experiences or previous purchasing practices.

In the first place, scripts allow consumers to form a perception of the actions and procedures that form part of a specific purchasing scenario. For present purposes it has to do with the actions and procedures that come into play when apparel items are being purchased. Secondly, scripts are linked to expectations as they provide a foundation for the consumer on which to develop an appreciation about the future purchasing possibilities via the Internet. These expectations are important because they indicate how consumers will direct their future actions and reactions. If, in the last instance, these expectations are not realised, the consumer may feel dissatisfied with the Internet purchasing procedures of clothing.

As far as the online apparel-consumer is concerned, it might mean that specific scripts (developed from previous experiences) may raise certain perceptions in the mind of the consumer, causing her to consider which steps have to be followed in the purchasing procedure. This could create certain expectations in the consumer about future purchases. If these expectations about the actions and procedures are not fulfilled, the consumer might not be satisfied with the new procedure of purchasing or with the product, therefore an extended explanation is provided of perceptions and expectations.

### **2.3.2 Perceptions**

Perception is defined as the process by which an individual selects, organises and interprets stimuli and thus obtains a clear and significant picture (Schiffman & Kanuk, 2000:122). It is the cognitive process accompanying the stimulation of one or more of the bodily senses and enables the individual to receive and process information from his/her external or internal surroundings. The important role, which previous experiences in observation have, is accentuated in terms of the establishing of perceptions (Gouws *et al.*, 1984:329). The perceptions of consumers are primarily the result of the information (stimuli) that they receive and how they interpret it.

Perception can be seen as one of the internal or individual influencing variables that control internal thought processes in the consumer's decision-making process (Rousseau, 1994:44). Through perception, consumers translate their external, physical world to their internal, mental world. All the marketing stimuli exist in the consumer's external world and consumers have to perceive the stimuli for those to have an impact at all on their decision-making processes (Wilkie, 1990:230).



Since buying apparel via the Internet requires interaction with the external world (apparel e-tailer's web site), the topic of perception is fundamental to our understanding of consumer behaviour regarding the Internet as a medium for apparel purchasing. The consumer actively participates in the process by searching for information about the alternatives available and by evaluating products and services and forming a perception about the products, price, and promotion and so forth of the apparel e-tailer.

According to Foxall and Goldsmith (1994:49) after consumers become aware of products, their perceptions or impressions of the products are formed from the information obtained and this will guide their buying behaviour and decisions. Foxall and Goldsmith (1994:49) argue that not only do consumers act on their perceptions, which stem primarily from the information they received, marketers also need to understand the nature of the perceptions their customers and potential customers have of the commercial world and the products available. Understanding how consumers obtain and use information and how their perceptions are formed to ultimately reach their goals, is thus essential for gaining insight into consumer behaviour

The perceptions of apparel consumers about the purchasing and evaluating processes of the Internet, may give rise to specific behaviour, namely acceptance or rejection. Consumers are already able beforehand to form conclusions about perceived risks, relative advantages and compatibility with their current purchasing practices (Foxall & Goldsmith, 1994:56-57). The Internet as a purchasing medium for apparel as well as the purchasing facilities of Internet is involuntarily judged within the framework of the established cognitive structures of the consumer.

Perceptual restructuring is the process through which observation is changed in terms of new information (Gouws *et al.*, 1984:228). In this way a person's observation and interpretation of employing the Internet for clothing purchases



may change as the consumer learns more about the possibilities of the Internet in apparel purchasing.

If information is inconsistent with or insufficient to consumers' scripts they will require more time and capacity to incorporate it in their scripts (Fiske & Taylor, 1991:124). In terms of adoption of the Internet for apparel purchasing this poses a problem. Consumers will probably take longer to adopt the Internet for apparel purchasing because they have no prior experience of online apparel purchasing and will need more information.

### 2.3.3 Expectations

Expectation can be described as the anticipation that an event will occur, multiplied by the reward (profit or loss) (Gouws *et al.*, 1984:322). Cognitive scripts are one of the antecedents of expectations (Shoemaker, 1996:42). In other words, scripts create expectations that can influence the consumer's interpretation of information (DeLong *et al.*, 1986:17). The Internet as a medium for obtaining apparel, as well as the purchasing facilities of the Internet, is involuntarily assessed within the model of the fixed scripts of the consumer.

Baron and Byrne (1997:119) hold that when people have a specific expectation how they will react in a new situation or with a new stimulus, the expectation will direct their perceptions and feelings. Script then guides subsequent experiences with the object or situation because the consumer has come to expect certain configurations of the property. The expectations, assumptions and generic prior knowledge allow consumers some sense of prediction and control in a purchasing situation, especially a new purchasing situation, that is essential for consumers to function, in apparel purchasing situation (Fiske & Taylor, 1991:97).

It is therefore important to give attention as to how the Internet addresses and satisfies the consumer's expectations concerning the purchasing of online apparel purchasing. In other words, how the Internet succeeds in creating the reality of a store environment and a realistic apparel-purchasing environment for consumers. To be able to achieve this, attention is given to the determining role that scripts could have in the purchasing procedure of the apparel consumer.

## **2.4 THE ROLE OF SCRIPTS IN CONSUMERS' PURCHASING OF APPAREL**

### **2.4.1 A social-cognitive approach regarding apparel-consumers' decision-making**

Consumer behaviour as an area for research focuses mainly on how individuals reach decisions about spending available resources (time, money, and effort). The behaviour includes what they buy, why they buy it, when they buy it, and where they buy it (Schiffman & Kanuk, 2000:5). According to Rousseau (1994:43) decision-making by the consumer is a problem-solving activity, consisting of several stages. First, the consumer considers whether he or she has to buy the product when the consumer is in a specific purchasing situation. The result of that choice is influenced by various internal/individual and external/environmental factors.

As part of the rational problem-solving and decision-making process, a consumer uses his/her cognitive structures to reach a specific decision. In other words, a consumer's acceptance of the Internet presupposes a decision and in that decision the consumer uses cognitive structures and processes to be able to make that decision. The consumer evaluates and judges whether to accept the Internet as an appropriate purchasing medium. This the consumer accomplishes by making use of his/her cognitive framework that is already in existence. In other words, consumers use their cognitive structures when seeking for and

evaluating of information so as to make a suitable choice. Furthermore, consumers are regarded, in terms of this model, as information processors that use thought processes or heuristics (scripts / decision-making rules) as mental short cuts to simplify the decision-making process (Schiffman & Kanuk, 2000:440).

When a person decides, during the innovative decision-making process, to adopt the Internet for the purchase of apparel, it is clear that such a decision was, in essence, a seeking for information. Then follows the processing of the information obtained. The consumer is motivated to set off the disadvantages by obtaining more useful information about the innovation so as to be able to make a satisfactory decision (Rogers, 1995:21). The consumer's cognitive abilities (scripts) determine the consumer's reaction to the stimuli (information) that play an important role in the consumer's decision to accept the Internet (Schiffman & Kanuk, 2000:176-179; Bradley, 1995:269). According to Rogers (1995:161) consumers' perceived newness of an innovation, and the uncertainty associated with this newness is a distinctive aspect of the innovation's decision-making process, compared to other types of decision-making.

In the view of the above it is important to explore the role of the cognitive structures and processes that consumers use when deciding to adopt the Internet for online apparel purchasing.

#### **2.4.2 Consumer decision-making and script theory**

Script theory is important for the evaluation of, in particular, new information or situations (DeLong *et al.*, 1986:17), because it focuses on the effects of consumers' cognitive structures on activity, such as the purchasing of apparel in a store (familiar) or on the Internet (new).



Recent research in consumer behaviour provides insight as to how consumers' internal cognitive structures such as their schemata (scripts) influence consumer behaviour and the decision-making process of consumers in specific consumption situations (Erasmus, 2002:32). Erasmus, Boshoff and Rousseau (2002:1-2) argue that script theory can be useful in describing, explaining and predicting consumer behaviour in specific purchasing situations. For instance, the nature of consumers' perceptions and expectations associated with the buying of apparel on the Internet, and also in terms of consumer's decision-making processes, such as the consumers' decision to adopt the Internet for online apparel purchasing.

According to Abelson in Erasmus *et al.* (2002:7) a key advantage of a script is that it contains a succession of proceedings from the consumer's perspective. This by implication can provide e-tailers with a better understanding of specific consumer groups' behaviour by describing consumers in terms of how they think and what comprises their interests, activities, attitudes, and opinions (Summers *et al.*, 1992:83), as well as how they learn, interpret and act on information in the marketplace. This makes it possible for e-tailers to understand aspects of consumer behaviour, such as their adoption or rejection of the Internet for apparel purchasing. Understanding such shopping scripts in general and via the Internet can aid e-tailers in targeting customers and in merchandising products and services more effectively on the Internet, especially since so little is known about consumers' apparel decision-making and buying behaviour on the Internet.

#### **2.4.3 Apparel-purchasing scripts**

Scripts constitute the knowledge of how to do things, for example in this research in a specific consumption situation, how to evaluate the quality of apparel or how to reach a decision (Shoemaker, 1996:43). Scripts are almost like production rules in the form of a condition/action pairing (Anderson in Shoemaker, 1996:43).

Consumers' scripts contain complex sequences of behaviour (series of steps followed by consumers in reaching decisions), actions (selecting a store, selecting an appropriate suitable garment), as well as the typical procedures (trying on garments or paying by means of a credit card) for getting things done when purchasing from a store. Consumers could have a set picture (script) in mind as to how apparel should be purchased (Abelson in Fiske & Taylor, 1991:119). According to Marks and Olson (1981:145) consumers have cognitive representation of a product or a product category. These product structures contain knowledge in the form of coded representation of the brands, product attributes, usage situations, general information, as well as evaluation and choice rules. Such sets of coded information are prearranged and stored in memory as a structural framework of knowledge or script. In terms of this study this pertains to all the knowledge consumers have and how they use it to address the searching for alternatives and evaluation of the apparel products in order to reach a decision to buy or not.

Typical sequences, actions and procedures that are included in an apparel purchasing script resemble much of the same stages as indicated by the apparel decision-making process. Sproles and Burns's (1994:267) model suggests that the consumer apparel decision-making process includes five basic stages: problem awareness, information search, interest, evaluation, trial and buying or rejection of the apparel item.

Although there might be similarities in terms of stages, actions and procedures between the apparel decision-making process of Sproles and Burns (1994:267) and consumer scripts, the two concepts cannot be regarded as the same. An apparel decision-making process constitutes of various stages and activities that amount more to the generalisation of the buying process (Erasmus, 2002:19-21) where scripts constitute various steps, actions and procedures that are unique and distinctive of every consumer. The consumer's defined ideas on how a



product category such as apparel should be approached can be seen as a unique cognitive strategy applied by the consumer (Shoemaker, 1996:43).

The possible steps, actions and procedures that may be contained in consumers' apparel purchasing scripts, will be discussed subsequently as well as possible implication for the purchasing of apparel via the Internet. These possible steps, actions and procedures that may occur in consumers' scripts were adapted by making use of the apparel decision-making model of Sproles and Burns (1994:267) and the consumer decision-making model of Schiffman and Kanuk (2000:443).

#### **2.4.3.1 Problem identification or awareness**

Recognition of a need is likely to occur when a consumer is faced with a problem (Schiffman & Kanuk, 2000:444). Scripts are goal-orientated and the actions in the script are intended to accomplish a given purpose and they are hierarchical and are organised sequentially (Shoemaker, 1996:43). In other words, if a consumer becomes aware of a specific problem, for instance a need for a black dress, her script will direct the planning of her actions and procedures in order to accomplish her set objective. She will already have a plan in mind as to what she requires, how to get it, and where to get it. Consumers will be motivated to improve the situation by reaching a more positive result by actually finding what they want or need (Belch & Belch, 1999:104).

#### **2.4.3.2 Information search**

During this stage the consumer takes action. After identifying a problem in terms of their apparel, consumers will actively seek out suppliers. The consumer's perception will guide the pre-selection of stores, based on the image presented in



displays, advertisements and merchandising and on what was previously experienced at the store (Eckman, Damhorst & Kadolph, 1990:20). This information is again stored in the consumer's knowledge structure (script). Consumers will move from pre-selected store to store, searching for suitable apparel products. According to Szymanski and Hise (2000) consumers use the Internet to obtain information about merchandise and to do research in order to make a decision about suitable retailers.

#### **2.4.3.3 Selective observation of alternatives**

Traditionally this stage takes primarily place in the retail store (Sproles & Burns, 1994:267). During this stage the aesthetic features of the apparel item will either attract the attention of or deter the consumer (Brown & Rice, 1998:44). Colour, pattern, style, and fabric are the characteristics that were found to attract consumers initially to items on the rack and determine their initial selection of items to try on (Eckman *et al.*, 1990:20). Supporting information used by consumers in this stage could be any of the following: prices, expected comfort, care requirements, and matching with other items owned by the consumer (Eckman *et al.*, 1990:20). Selective observation also includes the sensory evaluation of apparel items. In other words, consumers use their sensory attributes to determine whether the item is suitable. What they touch and feel, smell, and see influences their choice.

Advances in communication technologies make it possible for marketers to capture the consumer's audio-visual senses in a single presentation. A web site can combine visual and audio stimuli creating realistic environments that mimic real life. Consumers on the Internet can view a visual presentation of the apparel product, but they are still not able to feel or touch the item as they would in the traditional shop.

According to Park and Stoel (2002:159) the Internet is able to provide consistent and comprehensive product and customer service information to consumers. It is able to provide more non-sensory, extended information than is possible in brick-and-mortar stores. In retail stores using tools such as labels, hand tags, and personnel would typically give this type of information. Giving consumers information about fibre content, finishes, size (locating a garment that will fit), care instructions and return or exchange policy of the store over the Internet is thus very important (Park & Stoel, 2002:160). As labels and hand tags cannot be examined directly by Internet purchasers, such information has to be provided visually on the screen. Consumers rely heavily on information stated or visual product images on screen (Park & Stoel, 2002:160).

#### **2.4.3.4 Evaluation and assessment of alternatives**

The evaluation and assessment of apparel specifically occurs at the point of sale, which, with traditional purchasing, occurs in the store itself (Brown & Rice, 1998:43; Sproles & Burns, 1994: 267). At this stage the consumer makes purchasing selections by using formal integration strategies that require the assessment and comparison of all the selected alternatives in order to choose the most suitable item (Belch & Belch, 1999:118). The evaluation and reassessment of any apparel product is an ongoing process and the consumer is constantly storing all the information he or she gains regarding the product in his/her script or knowledge structure for future use. This information will then be recalled in a subsequent purchase situation. In terms of this study this stage presents a major problem on the Internet, because the consumer is not able to physically evaluate and assess the apparel item. Consumers' perceptions and expectations of how this stage will take place on the Internet is of utmost importance for this study.



According to Brown and Rice (1998:38) consumers use the different dimensions of apparel to assess apparel items. Firstly, consumers will regard the physical properties of the apparel item when appraising it. Secondly, they make use of performance properties to determine the measure to which it will satisfy their requirements. Performance properties specifically pertain to the functional performance (utility, durability, fit and comfort) and aesthetic performance (emotional, cognitive and sensory) of the item.

The physical properties relate to the item's tangible form and composition. Physical properties include aspects such as the design, fabric, finishes<sup>7</sup>, and construction<sup>8</sup> (Brown & Rice, 1998:38).

The aesthetic features of apparel refer to its attractiveness (Brown & Rice, 1998:38). The aesthetic properties describe how the product will satisfy the consumer's needs in terms of appearance, fashion preferences, and styling. According to Kadolph (1998:28) the aesthetics of apparel products integrates many factors that deal with the consumer's perception of the product. This includes characteristics related to how the components work together and the impact of all the different physical components on the overall attractive or suitable appearance of the product (Kadolph, 1998:27-28).

Aesthetic properties can be divided into emotional, cognitive and sensory properties. The attractiveness of a garment affects consumers emotionally and cognitively. A consumer will not purchase a garment that does not comply with his or her aesthetic standards (Brown & Rice, 1998:44). Emotional and cognitive qualities relate to the satisfaction of emotional and social demands, such as impressing others or being accepted by others. It also pertains to the

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<sup>7</sup> "Finishes" refer to chemical or physical treatment of material to enhance its appearance or performance (Kadolph, 1998:550)

<sup>8</sup> "Construction" refers to the methods used to assemble or combine the various parts, components, and materials of a product in a permanent fashion to create a finished garment (Kadolph, 1998:545).



appearance of the garment, if it is flattering or unattractive as well as the uniqueness of the design or styling of the garment. The formal features refer to the use of designer elements (line, colour/pattern, texture, and form) and design principles (balance, unity, and proportion) in the apparel item. According to Zeithaml (1988:4-5) and Brown and Rice (1998:44) the evaluation of these aesthetic dimensions of apparel items is subjective and the consumer follows a subjective approach when evaluating.

The functional features of apparel also relate to the performance dimension of apparel and comprise suitability qualities such as usability<sup>9</sup> of the garment (versatility, matching, appropriateness and utility), fit<sup>10</sup>, comfort<sup>11</sup>, instructions for care<sup>12</sup>, and durability<sup>13</sup> of the item. The functional features of apparel do not necessarily have anything to do with the appearance of the product (Brown & Rice, 1998:38-39; Eckman *et al.*, 1990:17). The functional properties of the product pertain to how it conforms to the consumer's body (Kadolph, 1998:33-35). Consumers tend to develop expectations for a product based on a holistic perspective that includes various aspects, such as cost, comfort, durability, and end use. Consumers develop their expectations based on previous experience with similar products, information obtained from family and friends, fabric type, brand names and colour of the item (Kadolph, 1998:33).

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<sup>9</sup> "Usability" refers to the determination of an apparel product's ability to meet consumer expectations for the end use the item was designed and purchase for (Kadolph, 1998:569).

<sup>10</sup> "Fit" refers to the relationship between product dimensions and the three-dimensional form, body, or other object on which the apparel product is to be used, worn, or displayed (Kadolph, 1998:550).

<sup>11</sup> "Comfort" refers to the positive interaction between the apparel product and the body. It includes aspects related to physical, physiological, and psychological factors (Kadolph, 1998:544).

<sup>12</sup> "Care" refers to the procedure(s) recommended for returning a soiled item to its clean and as near to new condition as possible (Kadolph, 1998:542).

<sup>13</sup> "Durability" refers to the length of time an apparel product will be suitable for its intended purpose (Kadolph, 1998:548).

The assessment and evaluation process is unique and different for each consumer, because consumers use their own, special scripts (formed from their individual experiences) to direct their personal evaluation processes. Every consumer's assessment or evaluation criteria as contained in his or her script concur with the individual's previous experiences and expectations of apparel purchasing. Fiore and Damhorst (1992:168) further maintain that the quality as perceived by consumers and consumers' satisfaction are inherently connected to each other and this presupposes that consumers' assessment or evaluation criteria have to comply with their expectations in order for them to be satisfied with their choices.

Previous studies suggest that sensory or experiential information is not easily conveyed over the Internet. This information includes aspects such as fabric feel, fashionability and fit (Park & Stoel, 2002:161). The inability to assess and evaluate apparel items physically through the Internet is therefore one of the more important risks that consumers may experience in terms of online apparel purchasing.

#### 2.4.3.5 Trial

During this stage the consumer tries on the selected items. Garment fit is one of the attributes an individual evaluates when trying on a garment (Kadolph, 1998:27). Fit must be minimally satisfactory during the fitting-room stage otherwise the garment will be rejected. Styling and, possibly, colour and pattern are also reassessed as the garment is examined on the body (Eckman *et al.*, 1990:20).

Contrary to the situation in a shop, evaluating garments over the Internet is limited to visual inputs, leaving out perception by means of the other senses. Apparel e-tailers should ensure that pictorial and written information is provided



about the attributes their consumers consider important when purchasing apparel (Abraham-Murali & Littrell, 1995:65). In terms of trying on and actually handling apparel items this also presents a problem. Consumers are used to be able to first try on apparel before buying it in order to avoid making costly mistakes. The physical handling of the garment and a trial stage are not possible over the Internet. Although some retailers do have try-on functions, three-dimensional models and size charts, the consumer cannot evaluate the textile or the garment on the dimensions of her own body. This stage in terms of this study is also an important focus. It is important to find out how consumers' perceptions and expectations at this stage direct their online apparel purchasing process.

#### **2.4.3.6 Buying or rejection of the apparel item**

During this stage the consumer decides either to buy, or not to buy the item. Decision rules guide consumers' choices and range from straightforward and rapid strategies to intricate processes requiring consideration and a vast amount of cognitive processing (Solomon & Rabolt, 2003:365). Consumers' choices are influenced by their prior experiences with the product and information present at the moment of purchase (Solomon & Rabolt, 2003:365).

Consumers are unable to physically evaluate and try on the apparel product over the Internet. A strategy that consumers will have to follow to cope with the uncertainty associated with their lack of handling the item is the use of information. In terms of apparel purchasing this involves acquiring, processing and receiving information about the specific apparel item (Park & Stoel, 2002:159). The consumer's decision to buy or to reject the apparel product may be influenced by the consumer's ability to restructure his or her script.



## 2.5 CONCLUSION

From the above discussion it is clear that consumers' apparel purchasing scripts can play a determining role regarding their perception of apparel purchasing via the Internet as well as the course their purchase and decision-making processes will take. Consumers' apparel purchasing scripts can also play a role regarding the evaluation of the apparel product when a decision to buy or reject is made. In view of the fact that the evaluation of the quality of the apparel product primarily takes place during the selective observation, evaluation and assessment of alternatives and the try-on stages of the purchasing and decision-making process, it is clear that consumers' perceptions and expectations of the course of these stages are important in terms of the study.

Considering the problem stated for the present study, the following objectives and sub-objectives were formulated:

### 2.5.1 Objective 1

To explore, describe and get a better understanding of the role that existing apparel purchasing scripts play in professional women's adoption of the Internet for online apparel purchasing.

- **Sub-objective 1:** What do professional women's existing apparel purchasing practices look like and what is the nature of their apparel purchasing scripts?
- **Sub-objective 2:** How do professional women experience their existing apparel purchasing practices?
- **Sub-objective 3:** What are the perceptions of professional women of the Internet in general and in particular for online apparel purchasing?

- **Sub-objective 4:** What are professional women's expectations of apparel purchasing on the Internet?

### 2.5.2 Objective 2

To explore, describe and get a better understanding of the role that the dimensions (physical and performance properties) of apparel products play and how these are evaluated in professional women's adoption of the Internet for online apparel purchasing.

- **Sub-objective 5:** What role does the evaluation of the physical properties of apparel products play in professional women's adoption of the Internet for online apparel purchasing?
- **Sub-objective 6:** What role does the evaluation of the performance properties (aesthetics and functional aspects) of apparel products play in professional women's adoption of the Internet for online apparel purchasing?

It is important to take into account that the consumer is not just going through a familiar purchasing decision-making process but is exposed to a totally new concept that also implies a new purchasing situation. Consumers' purchasing decision-making process and their adoption of the innovation as well as the perceived risks, relative advantages and compatibility thereof are interlinked.

In **CHAPTER 3** attention is given to the diffusion of innovation theory and consumers' perception of the characteristics of the innovation as well as the possible role these perceived characteristics of the innovation can play in professional women's adoption of the Internet for online apparel purchasing.

## CHAPTER 3: ASPECTS FROM THE DIFFUSION OF INNOVATION THEORY

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### 3.1 INTRODUCTION

An exposition of Rogers' (1983, 1995) diffusion of innovation theory, which was used to study the consumer's acceptance of the Internet for apparel purchases, is presented in this chapter. Research on online purchasing in general and for online apparel purchases will be discussed, referring to the diffusion of innovation theory. Salient elements of the diffusion of innovation theory, which could possibly influence consumers' acceptance of online apparel shopping, will also be discussed. Elements of the innovation, consumer perceptions regarding the characteristics of the innovation and the various stages of the innovation decision-making process (adoption process) will be reviewed.

### 3.2 SUITABILITY OF THE DIFFUSION OF INNOVATION THEORY FOR THE PRESENT STUDY

The suitability of Rogers' (1983, 1995) diffusion of innovation theory to study professional women's acceptance of online apparel purchases as well as how the diffusion of innovation theory was used by other researchers to determine consumer acceptance of innovation, like the Internet, are subsequently examined.

According to Martinez *et al.* (1998:324) the diffusion of innovation theory has been successfully implemented by various disciplines studying acceptance of products, services, ideas and practices. The diffusion of innovation theory was only accepted as a relevant theoretical approach to study consumer behaviour



since the middle of the 1960's. Authors such as Sproles and Burns (1994: 267) and Brannon (2000:39) used Rogers (1983; 1995) diffusion of innovation theory in studies of consumers' acceptance of fashion and their decision-making with regards to apparel. Various researchers (Yoh & Damhorst, 2000; Eastlick & Lotz, 1999; Martinez *et al.*, 1998) have used Rogers' (1983; 1995) diffusion of innovation theory as theoretical base to study consumer behaviour regarding acceptance of online purchases.

Eastlick and Lotz (1999) also used Rogers' model to examine the influence of consumers' attitudes and risk perceptions associated with their purchasing practices and acceptance of a electronic shopping medium. Yoh and Damhorst (2000) studied the influence of consumers' attitudes, beliefs, social support and previous experiences on their acceptance of apparel purchases on the Internet and mail orders, also using Rogers' (1983, 1995) model.

Rogers' (1983, 1995) diffusion of innovation theory can therefore be regarded as a useful framework to study the role consumer scripts (perceptions and expectations) plays in their adoption of the Internet for online purchasing of apparel. The relevant aspects of the above-mentioned studies, using Rogers' (1983, 1995) diffusion of innovation theory to study acceptance of online purchasing, are brought into relation to the present study. In **CHAPTER 1**, the use of the diffusion of innovation theory as additional theory to the present study is discussed. An overview of the elements of the diffusion of innovation theory follows.

### **3.3 ELEMENTS OF THE DIFFUSION OF INNOVATION THEORY**

The diffusion of innovation can be seen as a process by which the innovation is communicated via various channels to members of a social system over a period of time (Rogers, 1995:10). The diffusion process can thus be seen as

consumers' reaction to innovation over a period of time (Brannon, 2000:39). The diffusion process can be regarded as a macro-process regarding the distribution of innovation amongst consumers, while the process of acceptance is a micro-process, focussing on the stages through which a consumer goes in accepting or rejecting an innovation (Schiffman & Kanuk, 2000:410). The focus of this study is on the process of adoption of online purchasing of apparel. The innovation, an important part of this study, forms a part of the diffusion process. For the sake of comprehensiveness, all the elements, namely the innovation, communication channels, time and social system, are briefly discussed.

### **3.3.1 The innovation**

The concept innovation forms part of the diffusion of innovation theory. Rogers (1995:11) defines the concept of innovation as any product, idea, practice or object, which can be seen, as new by an individual or a group of consumers. According to Schiffman and Kanuk (2000:411-413) an innovation refers to any way of thinking, behaviour or aspect that differs significantly from existing forms. The concept of innovation for this study refers to a practice or behaviour. Apparel-purchase practices can be described as the obtaining of goods or services by means of an exchange transaction, that is trading one commodity (goods or services) for another (money or credit). Practice refers to the customary, regular, repeated and systematic execution of a specific action with the view to obtaining goods or services.

Apparel practices in terms of this study refer to all customary, repeated and systematic activities associated with apparel purchasing procedures of consumers, such as their decision-making process in terms of the choice of store, evaluation and assessment of apparel items, as well as the physical execution of the transaction for apparel items. For the purposes of this study the



practice of apparel purchases is divided into traditional apparel-purchasing practices and innovative online apparel-purchasing practices.

Traditional apparel-purchasing practices refer to known or dependable purchasing practices, such as in-store buying of apparel, buying at flea markets or apparel bashes held in private homes, whilst innovative online apparel-purchasing practices refer to the decision-making and effective concluding of a purchase contract over the Internet. The Internet as an electronic / online buying medium for apparel-purchasing practices is seen as the innovation. The innovation therefore can be regarded as the innovative behaviour revealed by consumers when purchasing apparel online.

### **3.3.2 Communication channels**

Communication is the process whereby information from an individual is transmitted to another for the purpose of reaching a shared understanding (Gouws *et al.*, 1984:155). Diffusion is a special type of communication. The message is about the new idea. Diffusion is unique due to the novelty of the idea and the content of the message.

The novelty of the innovation implies a certain measure of uncertainty in the communication process. Uncertainty comprises the incapacity of the individual to predict as well as a lack of structure and information. According to Rogers (1995:6) sufficient information is one way to decrease this uncertainty.

A communication channel refers to the way in which the message or information is transferred. Information can be transferred via the mass media (radio, television, newspapers and/or the Internet) or via interpersonal channels (communicating with other individuals) (Schiffman & Kanuk, 2000: 419-420; Rogers, 1983:17-18). According to Citrin *et al.* (2000:299) an important channel



of information for the adoption of online purchasing are early adopters. The 'word of mouth' behaviour of early adopters contributes to the acceptance of online purchasing by other consumers.

### **3.3.3 Time**

The distribution of the innovation follows a pattern over a period of time. The time dimension of the distribution of the innovation is an important element. The speed with which the innovation is distributed as well as the speed with which the consumers accept the innovation is influenced by purchase time (time between awareness and purchase), adopter categories (classification scheme that indicates where a consumer stands, in relation to others, when adopting a innovation), and rate of adoption (how long it takes an innovation to be adopted) (Schiffman & Kanuk, 2000:424; Rogers, 1995:20).

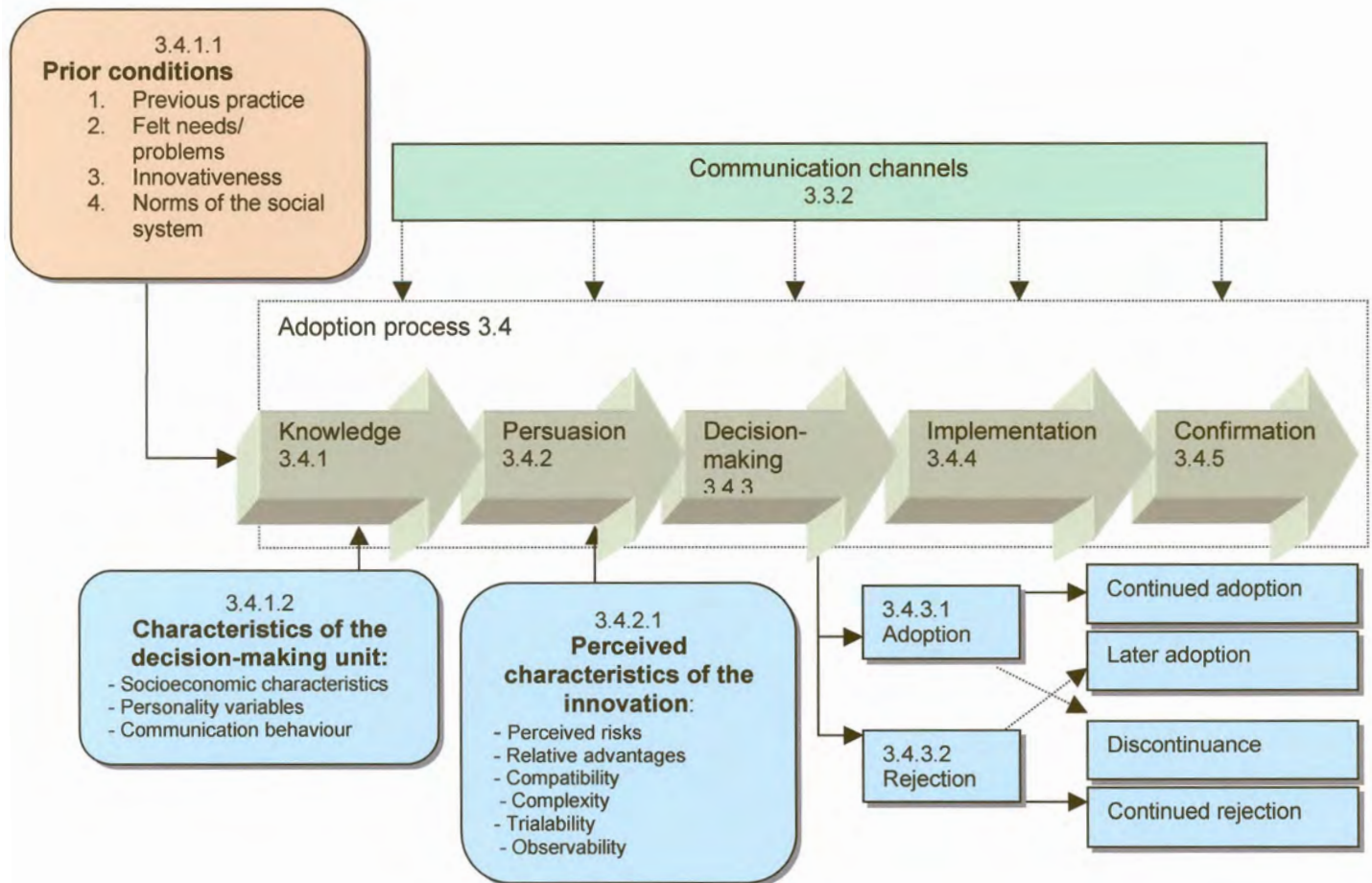
### **3.3.4 A social system**

The diffusion of innovation spreads within a certain environment or system (Sproles & Burns, 1994:80). The environment, in which the innovation spreads, therefore has an influence on its transfer. Transfer occurs mainly via verbal or visual communication (Schiffman & Kanuk, 2000:420). Change agents within the social system influence the speed by which the innovation spreads. Reference groups (friends, colleagues or clients), as social system, with whom professional women come into contact and the type of information (based on positive or negative experiences) they receive, may influence their acceptance of online apparel purchases (Citrin *et al.*, 2000:299). This information, obtained through the social system, is incorporated into the memory schemata (or cognitive structures) of consumers, shaping their perceptions. Subsequently the adoption process or innovation decision-making process will be discussed.

### 3.4 THE ADOPTION PROCESS (INNOVATION DECISION-MAKING PROCESS)

The diffusion of innovation theory suggests the process through which the consumer, as a decision-making unit, goes in order to accept or reject the innovation. The theory indicates the whole process of consumer acceptance, starting when the individual first comes into contact with the innovation, the establishment of attitudes, the decision to accept or reject right through to the implementation of the new idea or decision (Schiffman & Kanuk, 2000:425; Rogers, 1983:162-163). By studying each stage of the acceptance process, it is possible to determine which scripts and processes consumers use at each stage in order to form an idea of the role, which scripts play in the way in which professional women accept the Internet for apparel purchases.

According to Rogers (1995:162), the consumer-acceptance process consists of various subsequent stages. In all the stages, various factors influence the consumer's adoption process. According to the model of the innovation decision-making process, the process consists of five stages, namely knowledge, persuasion, decision, implementation and confirmation stages. The model, as in Rogers (1983:165; 1995:163), is displayed in **FIGURE 2**.



**FIGURE 2: THE INNOVATION DECISION-MAKING MODEL  
(ROGERS, 1983:165; 1995:163)**

### 3.4.1 Knowledge stage

During the knowledge stage consumers are exposed to a new idea, product or practice and gain some understanding about it. The consumer is aware of the innovation but does not yet have sufficient information and knowledge. At this stage the consumer's characteristics play a significant part. The various characteristics of the consumer affect the consumer's decision-making to proceed to the next stage.



#### **3.4.1.1 Prior conditions**

Rogers (1995:162-165) is of opinion that consumers' previous practices, needs, innovativeness, and norms are prior conditions that predetermine and direct the adoption of the innovation. The characteristics of the consumer and the consumer perception regarding the innovation are factors that further influence the adoption process.

#### **3.4.1.2 Characteristics of the decision-making unit**

In terms of this study the consumer is exposed to a new apparel-purchasing practice. The consumer is aware of the new form of purchasing, but does not have sufficient information and knowledge about it. The consumer's cognitive structures and processes play a very important role at this stage particularly where previous Internet experiences and apparel purchasing practices, combined with their own formed scripts, are derived from such cognitive processes.

Scripts as cognitive structures are used for the evaluation of, in particular, new information or situations such as online purchasing (DeLong *et al.*, 1986:17). The scripts that consumers have in their mental framework for apparel purchasing will thus regulate any future or innovative purchasing situation. Yoh and Damhorst (2000) determined that consumer's previous experiences with the Internet played the most important part in their intention to purchase apparel online. It is therefore important to give attention as to how the Internet addresses and satisfies the consumer's expectations concerning the purchasing of apparel.

### 3.4.2 Persuasion stage

At the persuasion stage the individual forms a favourable or unfavourable attitude towards the innovation. "The mental motion at the knowledge stage is mainly cognitive (or knowing), while the main type of thinking at the persuasion stage is affective" (Rogers, 1983:168). In the interest/persuading stage the consumer actively seeks general and specific information about the new practice. At this stage the consumer's selective perception of the innovation is formed. The consumer is specifically looking for information that relates the innovation with her previous apparel-purchasing practices. The consumer receives, selects, organizes and interprets the information to create a meaningful picture of the Internet as a purchasing medium. During this perceptual process the consumer's prior experiences and expectations also play a role in his/hers perceptions (Belch & Belch, 1999:112).

The main result of the persuasion stage is either a positive or negative perception of the innovation. According to Sproles and Burns (1994:71) consumers' perception of the characteristics of the innovation will influence the adoption or rejection of an innovation. The innovation's characteristics that are perceived by the consumer are thus consistently related to the adoption decision. During this stage the consumer primarily addresses the perceived characteristic or nature of the innovation to assist in deciding about adoption.

The nature or characteristics of the innovation are some of the most important factors that influence consumers' adoption process. The nature of the innovation goes hand in hand with the degree of newness that it provides for the consumer. According to Kleindl (2000:153) the consumer's acceptance of an innovation depends on two aspects, namely the degree of behavioural change expected from the consumer (ability to use the innovation) and the degree of newness of the innovation, which is in direct relation to the learning curve required to enable the consumer to make use of the innovation.

#### **3.4.2.1 Perceived characteristics of the innovation**

The six characteristics of an innovation that play a role in the consumer's decision to adopt or reject an innovation are the perceived risk, relative advantage, compatibility, complexity, observability, and trialability of the innovation (Rogers, 1995:15-16). The six characteristics are not all of the same importance or of the same applicability in the adoption of the Internet for apparel purchasing. The complexity, observability, and trialability of the innovation are more related to the acceptance of the Internet in terms of its use. Relative advantages, perceived risks and compatibility are more related to the Internet as a purchasing medium and the type of product to be acquired and thus the relative benefits, compatibility, and the perceived risks that are entailed in the adoption of the Internet for apparel purchasing are considered to be relevant and are subsequently discussed in detail.

##### **➤ Perceived risks**

Perceived risk is defined as the uncertainty that consumers face when they cannot foresee the consequences of their purchase decisions (Schiffman & Kanuk, 2000:153). The concept 'perceived risks' refers to the consumer's anticipation of negative results or expectation of loss (Mitchell, 1999:165; Schiffman & Kanuk, 2000:153). Perceived risk relates to the consumer's cognitive processes or orientation such as previous experiences and expectations. According to Sproules and Burns (1994:202) the cognitive orientation of a consumer may affect the timing and content of adoption.

Consumers experience risks especially when they have little or no experience of the specific innovation, product or manner of purchasing. According to Schiffman and Kanuk (2000:153) and Loudon and Della Bitta (1993:512) the consumer's degree of risk is also affected by the purchasing situation. Consumers



experience a higher degree of risk in terms of non-shop retailers, such as telephone, mail, and catalogue orders. Consumers will also experience risks when their expectations regarding online apparel purchases result in dissatisfaction and thus result in the rejection of the Internet as a medium for apparel purchases. According to Hawkins *et al.* (2001:251) consumers' expectations relate to three dimensions of perceived risk. Firstly, the probability that the innovation will not perform as desired. Secondly, the consequences of the innovation not performing as desired and lastly, the ability of and the cost of reversing any negative consequences.

Perceived risk can be categorized according to one of five types: functional risk, physical risk, financial risk, social risk, psychological risk, and time risk (Schiffman & Kanuk, 2000:153; Sproles & Burns, 1994:202). Types of risks most often associated with apparel products include economic, social, psychological and performance risks (Eastlick & Feinberg, 1995:221).

Functional or performance risk occurs when the innovation chosen might not perform as desired and thus not deliver the benefits promised (Foxall & Goldsmith, 1994:57).

Physical risk refers to possible harm that may come to the consumer as a result of purchase (Foxall & Goldsmith, 1994:57). Consumers' concern of the safety of the transactions, security, privacy and correct product information are all physical risks to which they are exposed in terms of online shopping (Whiteley, 2000:150).

Financial risk involves the fear of possible loss of money or other resources (Foxall & Goldsmith, 1994:57). Financial risks are evident when e-tailers' policy about exchanges and returns are not clearly stated and consumers feel they will lose their money when they will not be able to return garments if they are not satisfied (Levy & Weitz, 2001:360). Additional shipping or postal costs may also result in financial risks experienced by consumers.

Social-psychological risk broadly describes instances where consumption may harm the consumer's self-esteem, ego or perception of self. Consumers may experience social-psychological risk when an innovation is not approved of by significant others or reference groups, resulting in social embarrassment or rejection (Foxall & Goldsmith, 1994:57). Consumers may refrain from buying apparel on the Internet if others do not socially accept online shopping.

Time risk is the loss of time spent in purchasing, returning or exchanging the product (Sproles & Burns, 1994:202). This pertains to the time that may be wasted if the online-purchasing process is dissatisfactory.

The amount of risks experienced by consumers can be a function of numerous variables (Foxall & Goldsmith, 1994:57). According to Sproles and Burns (1994:74) these risks can also be implied by the attributes/characteristics of the innovator or properties of the specific product category (apparel) purchased via the Internet. The specific properties of apparel items for instance could contribute to further perceived risks in the acceptance of the Internet by consumers. In the consumer adoption model of Vrechopoulos *et al.* (2001:144), consumers' interaction with the product and evaluation of the type of product is an important aspect of consumers' decision to adopt the Internet for purchasing. Products, such as apparel, may contain inherent features that are likely to inhibit the adoption of the Internet as a purchasing medium for it. Marketers and e-tailers could develop marketing strategies that would compensate for these features. Unknown quality of products, fitting, size, and originality of apparel (Goldsmith & McGregor, 2000:124; Schneider & Perry, 2000:147) can all be additional risks implied by the type of product category (apparel) purchase via the Internet.

The assessment and evaluation of apparel specifically occurs at the point of sale, which with traditional apparel purchases occurs in the store itself (Brown & Rice, 1998:43; Sproles & Burns, 1994: 267). However, with online apparel purchases



this could cause problems because consumers are not able to deal with apparel items as such. The inability to assess and evaluate apparel items physically through the Internet is therefore one of the more significant risks that consumers may experience in terms of online apparel purchasing.

Risk can also be implied by the characteristics of the consumer. Some consumers can more easily absorb the financial, physical and functional risks associated with adopting an innovation (Schiffman & Kanuk, 2000:153). Certain consumers' personality and nature are more prone to accept new practices regardless of the risk associated with it. These consumers can be classified as innovators and may be more inclined to take purchase risk and be more venturesome than later buyers (Foxall & Goldsmith, 1994:39). However, the purpose of this chapter is not to examine the characteristics or attributes of the consumer, but rather their perception of risks involved in their adoption of the Internet for apparel purchases. The underlying perceived risks involved in purchasing apparel online may constrain the consumer from adopting the Internet as a purchase medium, whereas on the other hand, the relative advantages may persuade the consumer to make use of the Internet

#### ➤ **Relative advantages**

Relative advantages are the degree to which customers perceive an innovation as superior to existing alternatives or substitutes (Schiffman & Kanuk, 2000:414; Sproles & Burns, 1994:71). According to Whiteley (2000:155) the acceptance of the Internet depends on the consumer's perception of the benefits attached to the innovation. Authors such as Kleindl (2000:156) and Sproles and Burns (1994:71) contend that consumers are only willing to make any behavioural changes if more satisfaction is derived from purchasing on the Internet compared with previous purchasing practices.



The consumer makes an assessment about whether this new method of purchasing apparel will provide improved benefits compared to their existing practices. Eastlick and Lotz (1999:210-211) suggest that the strongest predictors of potential adoption of electronic shopping as an innovation are among others the perceived advantages it offers over other shopping formats. Goldsmith and Goldsmith (2002:98) found that consumers are motivated to buy apparel online by a combination of factors and that the special conditions of e-commerce make this a unique consumption activity. Their findings suggest that online apparel-shoppers were not excessively motivated by apparel as a product category on the Internet or by interest in shopping per se, but rather by the perceived advantages of online shopping and their positive inclination toward this method of trade.

The Internet is known for its effectiveness regarding the saving of time (Hanson, 2000). For the time-constrained consumer the maximum output for the minimum time and effort can be seen as an incentive to buy online. The following advantages of online purchasing are also apparent: the speed at which information can be acquired, comparison of prices and the wide spectrum of products that can be evaluated (Kolesar & Galbraith, 2000:426). Furthermore Yoh and Damhorst (2000) found in their study about consumer adoption of the Internet for apparel shopping that respondents were hesitant to shop for apparel through the Internet. They were only willing to buy online if certain market incentives, such as free and easier product returns or exchanges, innovative functions (three dimensional view of garments on own body) and ensured credit card safety, were included. Lee and Johnson (2002:149) however found that consumers, who had already purchased apparel online, experienced online apparel purchasing as being more advantageous, easier and safer than traditional apparel-purchasing practices.

Other relative advantages regarding online buying practices that were identified were the wide variety and assortment of products available on the Internet

(Hanson, 2000:372-373; Szymanski & Hise, 2000), more convenience in terms of comparison of alternatives and orders that can be made from any location (Kolesar & Galbraith, 2000:426), the saving of time and having the purchases delivered at home (Kleindl, 2000:155-156; Whiteley, 2000:156).

According to Hawkins *et al.* (2001:251) both the performance and cost of the innovation are included in relative advantages. It is the combination of these two that refers to relative advantage. To succeed, an innovation must have either a performance advantage or a cost advantage or both for consumers. In other words, the online purchasing of apparel should have a cost saving benefit for consumers such as saving them time, effort and money in terms of speedy processing of orders, the convenience of shopping from home and quick deliveries. Online apparel purchasing should also have increased performance benefits for the consumer, such as a wide variety and assortment of apparel, price, colour and fit comparison and information capabilities. The relative advantages associated with apparel purchases on the Internet should thus be enhanced and promoted by e-tailers in order for consumers to buy online. Marketing strategies regarding the highlighting of the relative advantages related to online apparel purchases are discussed in **CHAPTER 6**.

#### ➤ **Compatibility**

The compatibility of the innovation with potential consumers' existing values, previous practices and needs are one of the characteristics that can contribute to the speed with which it is spreading (Hawkins *et al.*, 2001:251; Sproules & Burns, 1994:72). This implies that if online apparel purchasing is not compatible with the consumer's expectations, perceptions or existing apparel scripts the innovation will not be adopted or will spread slowly in this market segment. A more compatible innovation can thus lead to the decrease of consumers' uncertainty, rapid spread, and adoption of the innovation (Rogers, 1995:224).



### **3.4.3 Decision stage**

According to Rogers (1995:171-172) the decision stage in the innovation-decision process occurs when a consumer engages in behaviour that leads to a choice to adopt or to reject the innovation. During this stage the consumer makes use of cognitive processes in order to reach a decision to adopt or to reject. An important aspect of the decision stage is the way consumers combine information about the Internet, the perceived characteristics of the Internet as well as the Internet as a purchasing medium for apparel. Consumers make use of different types of decision rules or strategies that require the examination and comparison of online apparel purchasing with their current apparel purchasing practices (Belch & Belch, 1999:118).

#### **3.4.3.1 Adoption**

Adoption implies that the consumer has made the cognitive decision to use the innovation (Rogers, 1995:171). In terms of this study adopting thus implies consumers' utilization of the Internet for purchasing apparel on a regular basis (Vrechopoulos *et al.*, 2001:143).

Postponed adoption in terms of this study refers to the cognitive decisions professional women make not to adopt the Internet immediately for purchasing apparel, but to delay the adoption for later under different circumstances.

#### **3.4.3.2 Rejection**

Rejection on the other hand is the decision not to accept or adopt the innovation for future use (Rogers, 1995:172). In terms of this study this implies that the consumer does not accept the Internet for the purchasing of apparel.



#### 3.4.4 Implementation stage

Up to this point the innovation-decision process has been a strictly cognitive activity. In the implementing stage the consumer attempts to put the innovation into practice in his or her present situation. In order for consumers to reduce the uncertainty involved in the adoption of an innovation, they will first try out the innovation on a partial basis. A cognitive trial and error process occurs. The cognitive testing and evaluating of the practice includes the interpretation of the stimulus in terms of their scripts (previous encounters as well as future expectations) (Rogers, 1995:172-173).

According to Shoemaker (1996:43) consumers with advanced scripts are likely to use solutions learned in one situation (previous apparel purchasing behaviour) to help them overcome potential problems in other situations (apparel purchasing over the Internet). Consumers are more likely to see commonalities in different situations and mix and match scripts (Shoemaker, 1996:44). For example buying clothes in brick-and-mortar stores may have similar actions as buying apparel online except for the trial stage where apparel can physically be evaluated (e.g., define a need for black trousers, visit stores/web sites, evaluate alternatives, select best suitable option, pay for it). Uncertainty still exists in terms of the consequences of this new idea or practice that the consumer is about to use. During this stage the consumer will again actively seek more information pertaining to the use of the innovation (Rogers, 1995:174).

From the consumer-adoption model of Vrechopoulos *et al.* (2001:144), consumers' experience with and evaluation of the type of product and in the case of this study, apparel, are important aspects of consumers' decision to adopt the Internet for apparel purchasing. Furthermore, consumers' personal involvement with the purchasing of apparel is directly linked to the different dimensions of apparel (Haynes, Pipkin, Black & Cloud, 1994). However, with online apparel purchases this could cause problems because consumers are not able to deal

with apparel items as such. During this stage the nature of the product plays an important part in that it has certain properties, which have to be evaluated physically by the consumer. In case the consumer does decide to attempt the new apparel-purchasing practice, it will be an incentive for the adoption of the new apparel-purchasing technique.

#### **3.4.5 Confirmation stage**

The confirmation stage carries on after the decision is made to adopt or to reject the innovation. In the confirmation stage the consumer seeks reassurance. It is important for the consumer to know that he or she made the correct decision to adopt or to reject the innovation. The consumer wants to reduce or avoid any contradictory messages about the innovation (Rogers, 1995:181).

### **3.5 CONCLUSIONS**

In terms of the present study the adoption process through which professional women proceed over time involves the first encounter with or exposure to online apparel purchase, the use of their scripts in the assessment of the innovation, the decision to adopt or reject the Internet for the purchase of apparel, the implementation of the new practice, and the confirmation of the decision.

From the preceding it is clear that a division can be made between the purchase decision-making process of the apparel consumer and the adoption of the Internet as a useful innovation in the sense that it means that the consumer has to make certain decisions in all events, that the consumer has certain perceptions about how the process should proceed normally, and that certain expectations are held about the procedure in the new situation. Should the new process not fulfil the consumer's expectations, the consumer will probably

experience a number of risks. If the new process, however, exceeds the apparel consumer's expectations, the consumer might well perceive its advantages for her.

It has to be made clear that with purchases made via Internet, the nature of the product also affects the risks and advantages that the consumer may experience. Consequently a distinction has to be made between the risks that consumers experience with regard to the new innovation, namely the Internet as purchasing medium, and the inherent risks of the innovation when purchasing a specific product category, in this case apparel products. In the same manner the consumer will benefit from the innovation as such, and also as the innovation relates to the product.

Taking into account the problem as formulated for this research, the following objectives and sub-objectives are set for the clothing consumer's perception of the characteristics of the innovation:

### 3.5.1 Objective 3

To explore, describe and get a better understanding of the role that the characteristics of the innovation namely perceived risks, relative advantages and compatibility with existing apparel purchasing practises, play in professional women's adoption of the Internet for online apparel purchasing.

- **Sub-objective 7:** What are the perceived risks professional women associate with the adoption of the Internet for the purchase of apparel?
- **Sub-objective 8:** What relative advantages do professional women perceive in terms of the Internet for the purchase of apparel?



- **Sub-objective 9:** How do professional women evaluate the compatibility of the Internet as an apparel-purchasing medium, with regards to their existing apparel purchasing practices?

In order to answer the research question as well as the objectives and sub-objectives from **CHAPTERS 2 and 3**, attention is given in **CHAPTER 4** to the way the research was executed. The research design, style, selection of unit of analysis, and qualitative data-collection methods are discussed and accounted for. The research objectives and sub-objectives formulated for the study are conceptualised and operationalised in the preceding chapter. The data analysis of the present study as well as the major objectivity and trustworthiness considerations are also discussed.