6.1 INTRODUCTION

The aim of this research as described in CHAPTERS 1 and 4 was to get insight into and a better understanding of the role certain identified factors, namely consumer scripts, the characteristics of the innovation (perceived risks, relative advantages and compatibility) as well as the dimensions of apparel play in professional women’s adoption of the Internet for online apparel purchasing. The main objective was in other words to get (1) insight into and understanding of the research problem and (2) to develop a schematic conceptual framework that can be used to describe professional women’s adoption of the Internet for online apparel purchasing.

From the findings in CHAPTER 5 it was clear that the schematic conceptual framework developed for this study needed to be revised in order to describe professional women’s adoption of the Internet for apparel purchasing more accurately. Data were coded, categorised and discussed according to the research objectives and sub-objectives. The interpretations and implications for industry are presented in this chapter according to the revised schematic conceptual framework adapted from the findings of this study.
6.2 THE REVISED SCHEMATIC CONCEPTUAL FRAMEWORK FOR THE STUDY

This chapter is organised according to the revised schematic conceptual framework. The revised schematic conceptual framework is displayed in FIGURE 10. The interpretations and implications that were made, were according to the concepts in the revised schematic conceptual framework and in terms of:

- The role that existing scripts play in professional women's adoption of the Internet for online apparel purchasing.
- The role that perceptions and expectations play in professional women's adoption of the Internet for online apparel purchasing.
- The role that the dimensions of apparel play in professional women's adoption of the Internet for online apparel purchasing.
- The stages of the adoption process, namely exposure, interaction with the Internet, interaction with the product category, and decision-making.
- The role that the characteristics of the innovation namely perceived risks, relative advantages and, compatibility play in professional women's adoption of the Internet for online apparel purchasing.

The interpretations and conclusions were explained and correlated with relevant scientific theory.
FIGURE 10: REVISED SCHEMATIC CONCEPTUAL FRAMEWORK

6.3 INTERPRETATIONS AND IMPLICATIONS OF THE FINDINGS

From the discussion of the findings in terms of the various participants it was clear that the various identified factors played a role in professional women’s adoption of the Internet for online apparel purchasing. The role each factor played will be discussed subsequently. The implications thereof as well as recommendations for marketers and e-tailers will also be discussed where applicable.
6.3.1 The role that existing scripts play in professional women’s adoption of the Internet for online apparel purchasing

The role of consumer’s scripts (cognitive structures) in the adoption of the Internet for online apparel purchasing will subsequently be discussed. As previously mentioned in CHAPTER 2 a script for apparel purchasing has not yet been elicited. The assumptions that consumers do have a script for apparel purchasing are based on assumptions made from a socio-cognitive perspective. According to the socio-cognitive perspective consumers have cognitive structures which are established through consumer socialisation, exposure and personal experiences, are established in their memory and that they use them to make sense of the commercial world they interact with (Nagasawa et al., 1991:55).

From the findings it was clear that professional women have a picture or idea in their minds of how they usually purchase apparel. This picture or idea manifested in their conversations about how they currently purchase apparel. It was also clear that this picture or idea stemmed from their previous experiences with stores, apparel products, brands and purchasing situations. According to Loudon & Della Bitta (1993:408) a script is a representation in memory of a series of actions occurring in some particular type of past situation as for instance an apparel-purchasing situation. During the interviews the participants referred to certain steps, actions and procedures they usually follow every time they purchase apparel. These prior experiences regarding the purchasing of apparel were in other words already contained in a script and established in their memory frameworks. This relates to the opinion of Shoemaker (1996:43) that scripts contain knowledge of how to purchase a specific product.

It became evident from the findings that professional women’s scripts contain a certain structure. In other words the nature of each participants’ script differs and was unique for each individual participant. According to Stoltman, Tapp and
Lapidus (in Loudon & Della Bitta, 1993:408) the nature of scripts may vary between consumers for the same purchasing situation. Some of the participants' scripts were more structured than others. These participants were adamant in following the steps, actions and procedures. In other words, their apparel purchasing process follows the same process every time. Participants with less structured scripts do not mind adapting or changing the steps, actions or procedures that they usually follow, if the situation requires it. The sequence of the steps, actions and procedures they usually followed varied from situation to situation. They would, for example change the sequence in which they visit stores. Sometimes they would try-on the apparel products in the store and sometimes if they were pressed for time they would try them on at home. Although they would not do something totally removed from what they are familiar with. This is in agreement with Bozinoff and Roth (in Erasmus et al, 2002:7) who state that consumers' use of their scripts are related to what they are familiar and comfortable with and that they are opposed to learn or accept new ideas or a new manner of doing something.

From the interpretation regarding the role of consumers' scripts in the adoption of the Internet for online apparel purchasing it can be concluded that consumers are prone to revert to scripted activities that are somewhat related to habitual response behaviour. When consumers are confronted with the adoption of an innovation such as the Internet for apparel purchasing they will use their established scripts to guide their decisions. The structure of professional women's scripts can thus play a role in terms of how easily they are convinced to change or adapt their existing scripts in accepting a new way of purchasing apparel. For example, participants who always preferred to purchase apparel in the same manner and use familiar and specific steps, actions and procedures also expected to be able to do it on the Internet as well. When the apparel purchasing process did not happen the way they anticipated it the end result led them to being dissatisfied and perceiving the Internet as not compatible with their existing apparel purchasing practices. The degree to which their scripts were
established could result in them being less open to change or adoption of the Internet for online apparel purchasing. The opposite is also possible. Some of the participants had less structured scripts and were more likely to change or adapt their scripts because the precise following of certain steps, actions and procedures where not that important to them.

From the findings it was clear that the participants’ scripts contained certain steps, actions and procedures that they considered in their evaluation of the Internet as a medium for online apparel purchasing. The steps, actions and procedures were established over a long period of time. The participants mentioned that they “always” do this or that. These steps, actions and procedures become evident from the way the participants described their current apparel purchasing practices. Participants explicitly mentioned that they value certain actions and procedures such as touching and scrunching textiles as well as trying on the items before deciding to buy them. During the interviews it seemed that they compared their existing scripts (steps, actions and procedures) with how a apparel purchasing transaction would possibly take place over the Internet. From these comparisons the participants found it difficult to imagine how they would be able to evaluate apparel online. This is in agreement with DeLong et al. (1986:17) who hold that consumers’ formed scripts will guide their encounters. In the case of professional women’s adoption of the Internet for online apparel purchasing their scripts will guide their online apparel purchasing on the Internet.

From the interpretations regarding the nature of professional women’s scripts it can be concluded that their existing scripts will play a role in how they assess the Internet as a medium for online apparel purchasing.

The different steps, actions and procedures contained in professional women’s scripts that were mentioned as being important to them pertain more specific to
6.3.1.1 Problem identification

The first step in the participants' apparel scripts seemed to be problem identification. In this step the participants followed certain actions and procedures such as purposefully searching for suitable apparel items to fill an identified gap in their wardrobes or for an upcoming occasion or function. For some of the participants this step was more impulsive and spontaneous. They would buy apparel they liked on the spur of the moment. In terms of the Internet this step seemed to play a lesser role in their adoption process.

Firstly, the participants are used to utilise the Internet for information searches and they could easily convert to using the Internet for apparel product searches, although some of them said they would only use the Internet to see what products are available, and in fashion as well as the price and colours available, but they would not make their final decision on the Internet. Secondly, the participants were able to search on the Web sites for specific items if the Web sites were neatly categorised according to apparel categories. Lastly, they were able to evaluate the aesthetic aspects such as colour, line and beauty because of the visual presentation of the products as well as the functional aspects including utility and in some cases the care instructions of the item.

Participants seemed to experience perceived risks in terms of formal apparel for occasions and functions as well as for work wear. It could be that this type of apparel is important to the participant on an emotional and cognitive level especially in terms of the professional image the participants want to convey in their respective careers. Therefore it is not easy for them to make important purchases such as the above over the Internet.
6.3.1.2 Selective search for alternatives

The second step in the participants' apparel scripts/purchasing process seemed to be used in their evaluation of the Internet as medium for apparel purchasing. Participants search for suitable alternatives to buy. This step includes the making of a decision between the many alternatives available from a given retailer.

From the findings it was clear that the participants used their previous experience with the store, characteristics of the store and product offerings to choose suitable stores. The selection of a store didn't play a major role in their evaluation of the Internet as medium for apparel purchasing. The participants were able to visit the stores they were familiar with on the Internet. Participants stored their previous experiences with a traditional store in their memory frameworks and over time it was incorporated into their scripts. It was clear from their remarks that participants evaluated a store by considering the type of products held, quality of the stock, variety available as well as the exchange and return policies. The participants' specific perceptions about a certain store's type of products, sizes and quality influenced their willingness to visit the store on the Internet as well as motivated them to consider the store in their future adoption. Thus if the store had a reliable reputation they were willing to purchase apparel online from the store.

The participants used cognitive short cuts in their assessment of the suitability of the stores they evaluated in terms of online apparel purchasing. The participants perceived the online stores that they had accounts with as more suitable for online apparel purchasing because they were able to purchase on their accounts and they were familiar with their return and exchange policies. This also reduced their perceived financial and physical risks regarding online apparel purchasing (see 6.3.4.1).
The selection of alternatives posed more of a problem for the participants. It was clear from the findings that they reverted to certain actions and procedures in their initial selection of alternatives. The procedure they used to select suitable apparel items was firstly the evaluation of textiles. The participants used actions such as touching and scrunching the textiles to see if it would crease and to assess if it was a good quality textile. They also turn the items inside-out to look at the construction design and finishes. It was clear that participants used their senses such as feeling and seeing the items. This played an important part in their evaluation of apparel (see 6.3.5.1). This is in agreement with Fiore and Kimle (1997:159) who state that feeling it by hand and feeling it on the body are two of the important aspects in judging apparel. They are further of the opinion that without the ability to see and judge apparel by visual features, consumers become more aware of the tactile features of apparel.

From the interpretations regarding the selective search for suitable stores and alternatives it can be concluded that if professional women cannot find a suitable apparel item at a selected store they are prepared to visit a variety of stores until they find what they are looking for. The search for suitable stores also took place on the Internet. It can further be concluded that women use their knowledge contained in their scripts about the stores' type of products, quality, sizes, and return and exchange policies in their evaluation of the suitability of stores for online apparel purchasing on the Internet.

From the interpretations regarding the selective search for alternatives it can be concluded that participants' initial search for alternatives play a role in their overall evaluation and assessment of apparel as well as in their adoption of the Internet for online apparel purchasing. The using of their senses in the selective search for suitable alternatives was a very important action for the participants. They wanted to see the apparel items and expected some interactive functions to evaluate the colours, sizes and textiles available.
6.3.1.3 Evaluation and assessment of alternatives

During the evaluation and assessment of alternatives step the participants made use of the dimensions of apparel to evaluate and assess apparel products. The participants used the physical and performance properties (aesthetic and functional aspects) of apparel to evaluate and assess the suitability of the alternatives. This is in accordance with Brown and Rice (1998:43-45) who state that consumers’ overall satisfaction with the quality of a garment may be measured at the point of sale where they rate the features of the apparel item. The features that have the greatest effect on the consumer’s satisfaction at this time (at point of sale) are the determinant attributes such as physical properties aesthetic aspects, and functional aspects (when the garment is tried on). From the findings it was clear that the participants also followed certain actions and procedures in this step. A very important procedure for the participants during this step is the try-on procedure. After the participants followed certain actions to evaluate, assess and select suitable items they would try them on. The trying on of apparel items involved the assessment of the item on the participants’ bodies. It was very important for the participants that the items would compliment their bodies and communicates the professional image they wanted to achieve. The participants would typically evaluate and assess the suitability of the style for their specific bodies, how comfortable the textile feels on the skin, and how comfortable they felt overall in the garment. During the try-on procedure it was important for the participants to see the item on their bodies as well to feel the textile on their bodies.

The participants’ inability to evaluate and assess certain physical properties such as textile, construction and finishes during this step on the Internet resulted in perceived functional risks (see 6.3.4.1 and 6.3.5.1). Participants’ inability to evaluate the performance properties such as fit, comfort, durability and hand of textiles on the Internet also led to further perceived uncertainty regarding online apparel purchasing (see 6.3.4.1 and 6.3.5.1). The participants also negatively
experience their inability to use all their senses in the evaluation and assessment of apparel items on the Internet. Although they were not able to touch the apparel items, they were able to see apparel items and hear music on the Internet. Through their sight senses they were able to evaluate and assess physical properties such as design and performance properties pertaining to the aesthetic aspects of the apparel item such as colour and line as well as functional aspects such as care instructions and utility. The only way in which the participants were able to evaluate and assess fit was if the apparel items were displayed on mannequins or on real persons.

From the findings regarding the evaluation and assessment of apparel products it was clear that physically handling and trying-on of the apparel items were important to the participants and that they perceived the lack thereof as playing a role in their adoption of the Internet for online apparel purchasing. The try-on procedure was especially important to all the participants because apparel is perceived by them as important to the image they want to communicate as professional women, the high expenses associated with apparel as well as the time it takes to make a final decision. From the interpretations regarding the physical evaluation and try-on of apparel it can be concluded that the evaluation and assessment of alternatives as a step in their scripts could potentially pose a problem when buying over the Internet because participants place a high value on these steps, actions and procedures.

Although the try-on procedures the participants followed were very important to them in evaluating and assessing apparel items, they do tend to postpone it from time to time. Postponing the try-on procedure usually happened because participants experienced time pressure, or the store had a very flexible return or exchange policy. The participants do eventually try on the apparel item at home before they will decide to keep it.
From the interpretations regarding the evaluation and assessment of the alternatives step it can be concluded that the try-on procedure is very important to professional women in the making of a decision to purchase an apparel item, but that they do sometimes tend to postpone the try-on procedure. Marketers and e-tailers should therefore focus in their marketing strategies on the convenience of trying-on apparel products in the privacy of their own homes as well as on the flexibility of their return and exchange policies, if their customers are not satisfied with the fit of the item.

6.3.1.4 Accepting or rejecting of apparel product

During the last step the participants' apparel script consists of actions and procedures regarding the decision to buy or not to buy the item. The participants usually make use of their credit cards to pay for the items that they purchased. Some of the participants have clothing accounts at certain stores and prefer to use that. This stage is related to the decision to adopt the Internet for apparel purchasing in terms of the perceived risks participants experienced during the decision-making stage. Some participants experienced financial risks in terms of the safety and security aspects in using their credit cards on the Internet. They proposed risk-reducing strategies such as buying on their accounts or using debit cards. The participants that already purchased goods on the Internet experienced no financial risks in terms of using their credit cards on the Internet.

6.3.1.5 Implications and recommendations for the industry

Apparel e-tailers should realize that consumers' reluctance to utilize the Internet for apparel purchasing could stem from their established apparel purchasing scripts. Scripts are thought to be useful to consumers because they can be activated automatically when the consumer confronts a familiar situation, and
because they guide behaviour without requiring much thought or deliberation from the consumer (Bozinoff, 1982:481-486). This has implications for apparel marketing strategies on the Internet. Consumers may not be highly conscious of their purchasing patterns, such as purchasing apparel, because those patterns are well established over time in their long-term memories, and may be resistant to change.

Altering consumers' existing scripts or teaching consumers appropriate new scripts for acquiring items in a new manner (for example over the Internet), is one of the difficulties new forms of retailing are facing (Hawkins et al., 2001:344). Understanding script theory could thus provide e-tailers with important guidelines on how to go about altering or adapting consumers' behaviour in terms of purchasing apparel via the Internet (Bozinoff, 1982:481-486). To understand how best to change scripts, e-tailers and marketers need to understand how consumers learn them and make sure that they are working from the same script their consumers are using (Shoemaker, 1996:43). In order for apparel e-tailers to be successful on the Internet they should have a better understanding in terms of how consumers perceive the Internet as a shopping medium, specifically for apparel.

Changing consumers' scripts could be a time-consuming process because these scripts are established over a long period of time, they are familiar with their existing apparel purchasing practices and will be reluctant to learn or adopt a new practice if there are not sufficient incentives in it for them. In other words because scripts are formed and established over a long period of time it is difficult to change it in a short period of time. This means that the adoption of the Internet for apparel purchasing could take a long time. This relates with Goldstuck's (2002) statement that South African consumers did not grow up with apparel purchasing through the mail. Therefore they do not have any reference framework or script regarding other mediums of apparel purchasing.
It is to e-tailers' advantage to assist consumers with the process of re-organising knowledge structures and developing new scripts in unfamiliar buying situations. When e-tailers introduce online apparel purchasing they are confronting their consumers with a script that is totally new to most consumers. Shoemaker (1996:49) suggests that in order to change or modify consumers' existing scripts apparel retailers with a Web presence should make use of effective marketing communication strategies. A person modifies a script by adding and tagging any new activities, actors, or objects they encounter in his or her experience with something new (Shoemaker, 1996:49). As consumers gain more experience with purchasing apparel over the Internet their scripts will become increasingly elaborate. Shoemaker (1996:53) suggests that by advertising certain script actions, namely obstacles or solutions, the actions consumers can encounter in online apparel purchasing will be more memorable. Obstacles pertain to aspects from the apparel purchasing process that the consumer perceives as posing difficulties that have to be overcome. For instance consumers would associate buying online with an obstacle related to the action of buying apparel in brick-and-mortar stores (e.g. apparel shopping is taking too much of my time or I never have time for purchasing work wear). A solution pertains to how the consumer can remove the obstacle he or she is experiencing in terms of purchasing apparel. A typical solution to the obstacle will be e.g., visit our Web site for quick and fast shopping.

6.3.2 The role that consumers’ perceptions and expectations play in the adoption of the Internet for online apparel purchasing

The participants were already able to anticipate certain risks and relative advantages regarding online apparel purchasing already in the first interviews. They were able to make predictions about advantages and disadvantages, which means that they used information from their own experience as well as from what they previously had heard or read, to evaluate the Internet in terms of its
suitability regarding apparel purchasing. This relates with DeLong et al. (1986:17) who are of the opinion that consumers' perceptions and expectations enable them to predict and control purchasing situations. Consumers' preceding knowledge enables them to predict and control the adoption of the Internet for apparel purchasing.

From the findings it was clear that professional women have formed perceptions and expectations regarding the Internet and the Internet as purchasing medium for apparel. These pre-formed perceptions and expectations resulted from their existing apparel scripts, which they used to compare the Internet as a possible medium for apparel purchasing throughout the adoption process. Their thinking and behaviour during the interviews were directed by their perceptions and expectations. This is in agreement with DeLong et al. (1986:17) who hold that scripts create perceptions, and that expectations can influence the consumer's interpretation of information. The Internet as a medium for obtaining apparel items and the apparel purchasing facilities of the Internet are thus involuntarily assessed within the model of the professional women's fixed scripts. The characteristics of the innovation were mentioned and used by the participants in their assessments, especially the risks they perceive. It seems as if the participants compare their own experiences with the Internet with how they purchase apparel currently. From this comparison they experienced risks such as not being able to try on the apparel or to touch and feel the textile. This pertains to professional women's perception of functional risks (see 6.3.4.1).

6.3.2.1 Perceptions

The participants' perceptions regarding the Internet in general and the Internet as apparel purchasing medium were comprehensive and complex and displayed the participants' own interpretation thereof. According to Peter and Olson (1994:63) consumers' cognitive structures and processes are used to make sense of, and
understand aspects pertaining to their personal experience with something, such as the Internet. They therefore use their cognitive systems to create meaning for their personal interpretation of stimuli they encounter.

From the interpretations regarding professional women's perceptions it can be concluded that positive perceptions regarding the Internet for online apparel purchasing can influence them to adopt the Internet. Negative perceptions on the other hand can influence professional women not to adopt the Internet for online apparel purchasing.

6.3.2.2 Expectations

From the findings it was clear that the participants' expectations regarding online apparel purchasing are related to traditional stores and apparel as product category as well as to the Internet as such and/or Web sites. Participants tended to translate aspects from traditional stores to what they expected from clothing Web sites' presentation and selling of apparel as a product category. Loudon and Della Bitta (1993:408) are of the opinion that well-defined scripts, for instance such as apparel scripts, tend to influence consumers' expectations about what actions will occur at a future time when a similar situation presents itself. Participants expected that apparel as product category on the Internet would be presented in a similar manner as in stores (on a mannequin or on real persons), that it would be categorised according to styles and ranges (pants, blouses, skirts, underwear and accessories), that the variety would be on par with traditional stores' variety, and that the information which they usually got on the labels would also be given. The participants expected that the lay out of Web sites would be easy and user friendly, the transactions and their personal information would be private and secure and that there would be certain interactive functions.
From the interpretations regarding professional women's expectations it can be concluded that their expectations resulted from their own experiences on other web sites, their experiences from apparel purchasing and traditional stores. Their knowledge contained in their scripts directed their evaluation of the Internet as a suitable medium for apparel purchasing.

6.3.2.3 Implications and recommendations for the industry

It is important for marketers and e-tailers to understand how professional women interpret their marketing strategies regarding online apparel purchasing. They also need to know the knowledge, opinions and beliefs professional women have about the Internet because these views could result in certain perceptions that are not necessarily in accordance with reality.

To avoid giving consumers feelings of disorder and dissatisfaction, e-tailers need to make sure that their marketing efforts and activities meet the expectations of their consumers. An understanding of consumers' apparel scripts could give important clues to what consumers expect and how to address those expectations. Failure on e-tailers' part to consider consumers' apparel purchasing scripts when they move online can lead to discomfort and thus to consumers' failure to take advantage of this innovation (Shoemaker, 1996:47). It is therefore important for e-tailers to keep consumers' apparel scripts in mind when planning their virtual stores.

6.3.3 Exposure phase

From the findings it seems that when a new innovation, such as apparel purchasing over the Internet becomes available, the participants embark on a process of deciding whether to make use of such a practice or not. They move
through the different stages of the innovation decision-making process, making use of their scripts (perceptions and expectations), before they are prepared to accept or reject the Internet for apparel purchasing. This is in agreement with Rogers (1983, 1995) who identified the process of acceptance by the consumer as a complex process that takes place over a period of time and that the adoption process consists of stimuli, interpretation and response. The consumer’s interpretation of the stimuli is influenced and formed in terms of previous experiences and future expectations (Bradley, 1995:269; Rogers, 1995:165-168). According to Walker, Celsi and Olson (1988:17) consumers will have more knowledge of a specific domain, such as the Internet, if they have more exposure to or experience with it. It can be presumed that they will then already have formed a script regarding the Internet or be in the process of developing a script.

The initial exposure to the Internet as purchasing medium for apparel took place during the first interview. Participants were given the opportunity to talk freely about their experience with the Internet. During the first interview participants already mentioned certain risks and relative advantages they perceived regarding the Internet in general and the Internet as a medium for apparel purchasing (see 6.3.2). It was expected that the participants, when probed on the topic, would expose the perceptions and expectations in connection with the adoption of the Internet, which are stored in their scripts (memory framework). It was therefore expected that they would mention attributes and characteristics or give an affective response, which is a typical dimension of perception (Olson, 1981:77). The participants’ expectations really came into play during the second interview when they had to evaluate clothing web sites. During this interview they had to evaluate clothing web sites and go through the motions of purchasing apparel online (evaluating and assessing the products, presentation thereof and the method of transaction).
It seems that their expectations only really surfaced during the interaction with the Internet stage and when they were confronted with a real online apparel-purchasing situation (see 6.3.4). This is in accordance with Loudon and Della Bitta (1993:365) who are of the opinion that consumers' experience and knowledge will influence the way in which they interpret stimuli. Consumers will probably try to categorise the stimuli with stimuli already contained in their scripts (memory frameworks).

The participants' exposure to the Internet in general resulted in positive perceptions. The participants who were more experienced using the Internet in general felt that the Internet is part of the future and could be very convenient for menial things such as paying accounts online, and be useful for searching for information regarding various topics and communicating via e-mail. They also felt that the Internet is especially useful in planning vacations. Although the participants' use of the Internet varied from a daily basis to a weekly basis, they were familiar with the functioning of the Internet as well as what the Internet has to offer. Some of the participants used the Internet for purchasing groceries, books, CD's and cosmetics such as perfume.

The participants' positive perception of traditional apparel purchasing resulted in them having difficulty in perceiving the Internet as a suitable medium for purchasing apparel. They saw apparel purchasing as part of their relaxation routine and an outing for the family. The participants didn't perceive time pressure being enough of a reason to adopt the Internet for online apparel purchasing. The extension of traditional store hours also solves this potential time-constraint problem.

It seems as if the type of product category purchased could influence their perception. The participants viewed routine purchases such as groceries as negative and time consuming, while apparel is associated with a positive purchasing situation. The participants were more willing to purchase routine
products over the Internet. They felt that one knows exactly what brand of coffee one uses, and the quantity, but apparel is different. One has a picture in one’s mind but it is not always realised in that way. This relates with Baron and Byrne (1997:76-77) who hold that routine decisions represent prototypes or a cognitive structure in the individual’s memory when similar products are compared in order to make quick decisions that doesn’t take a lot of time. When participants compare the purchasing of prototype products, which are purchased every week or month, with products they do not have a prototype of, their perceptions will be different. Routine purchases are perceived as being easier to purchase over the Internet because the participants have done it many times before and they know exactly which brands they normally buy. Thus, the decisions are made quickly. Where apparel purchases are not made frequently, the decision takes a lot of cognitive effort, and the participants need to evaluate and assess it physically and on their bodies.

From the interpretations regarding the exposure stage it can be concluded that professional women use their perceptions and expectations, which resulted from their scripts to interpret the potential of the Internet as an apparel-purchasing medium. Professional women’s exposure to the Internet as a medium for apparel purchasing is very important because it reduces uncertainty and facilitate their future adoption decision.

6.3.3.1 Implications and recommendations for the industry

It is important to facilitate the consumer’s exposure by the dissemination of relevant information in order to reduce their uncertainty. Through relevant information consumers can store and incorporate it with their existing scripts. Consumers’ exposure to marketing information regarding the Internet for online apparel purchasing is crucial to their interpretation process. This is in accordance with risk-reducing strategies proposed by various authors. To
minimise their perceived risk, consumers seek information from formal and informal sources (Tan, 1999:165). Friends, colleagues and relatives (personal sources) provide opinions, experiences and observations. Advertisements, direct mail or other media also provide information for making more informed purchase decisions. If the perceived risk in a purchase situation is very high, the importance of the personal source giving advice to the consumer will go a long way in helping the consumer to reach a decision (Mitra, Reiss & Capella, 1999:216).

Marketers and e-tailers need to develop marketing strategies that increase the probability of professional women’s exposure to the Internet for online apparel purchasing. One way of increasing consumers’ exposure to the Internet for online apparel purchasing is through the use of intentional exposure and promotions. The aim of promotions is to provide consumers with information (Levy & Weitz, 2001:685). Marketers and e-tailers can make use of elaborate brochures describing the advantages and proposing risk reduction strategies to consumers. These brochures can be placed at locations such as their brick-and-mortar stores, printed on or placed in shopping bags or through mailing them with the accounts. Creative links from the clothing websites to banks, travel sites or other sites which professional women visit could also increase intentional exposure. Marketers and e-tailers can also make use of accidental exposure where actors in television programmes or movies advocate the benefits of online apparel purchasing. This also relates to word-of-mouth information by opinion leaders.

The simulation of an online apparel purchasing process can also be useful in exposing consumers to the Internet as medium for purchasing apparel. A simulation programme can be installed in brick-and-mortar stores. With repeated exposure in stores consumers should be more familiar with the Internet as apparel purchasing medium and will incorporate the new information in their existing scripts.
6.3.4 Interaction with the Internet

This stage cannot be isolated from the exposure and the interaction with the product category. Although the stages are set out separately here, in reality they take place almost simultaneously. Participants' interaction with the Internet was evaluated during the second interview which included the use of a stimulus technique where participants were exposed more directly to the Internet as a medium for online apparel purchasing. This stage included the physical use of the Internet to visit clothing websites. After the participants evaluated clothing websites and went through the motions of an apparel purchasing situation, they mentioned that they experienced this stage as positive and an eye-opener because most of them had never visited clothing websites before. The stimulus technique included the exposure, interaction with the Internet and interaction with the product category stages. After the use of the stimulus technique some of the participants felt that they would try it immediately, while others mentioned that they would probably try it in the future and others said that they would still not use the Internet for apparel purchasing.

During this stage certain perceptions and expectations regarding the Internet in general surfaced. The participants' perceptions of the characteristics of the Internet also came into play at this stage. The participants perceived certain risks and relative advantages pertaining to the Internet as a medium for apparel purchasing. These perceived risks and relative advantages are discussed in detail under 6.3.4.1. The Internet's compatibility with their existing practices did not seem to play a major role at this stage. The compatibility of the Internet with the participants' existing apparel-purchasing practices surfaced in the decision-making stage (see 6.3.7).

Expectations regarding the web sites and Internet also surfaced. The participants had certain expectations regarding the Internet and web sites. They expected clothing websites to have a simple and user-friendly layout with easy
navigation functions. They also expected certain interactive functions such as comparison of prices and products, trying-on of apparel and changing of colours from the web sites. The participants felt that their expectations were not met because the standard of South African clothing Web sites were, according to them, not very good and lacking certain aspects they would have expected. The participants' expectation in relation to traditional stores and apparel, as a product category, was more evident in the interaction with the product category. It will be discussed in more detail under 6.3.4.1.

From the interpretations regarding the interaction with the Internet stage it can be concluded that participants' preconceived perceptions and expectations of the Internet and online apparel purchasing play a role in the interaction with the Internet stage. During this stage the participants were constantly comparing their own experiences and encounters with the Internet as well as their apparel scripts with each other. For example the participants translated their knowledge of traditional clothing stores to the clothing web sites and the Internet. If the aspects they would have expected in traditional stores were not similar to the clothing web sites they seemed disappointed.

6.3.4.1 The role that the characteristics of the innovation, namely perceived risks, relative advantages and compatibility play in professional women's adoption of the Internet for online apparel purchasing

- Perceived risks

The perceived risks participants experienced during their interaction with the Internet (clothing e-tailers and web sites) entail uncertainty regarding the Internet in general. When participants regard online apparel purchasing they perceive the following risks.
The participants perceived financial risks in terms of losing money over the Internet. They felt that they were distanced from the transaction and had no control over their money. The high crime rate in South Africa also contributed to the participants' perceived financial risks. The participants mentioned that they would make use of certain risk reducing strategies such as buying with debit cards or using their accounts to purchase apparel.

The participants experienced certain functional risks in terms of purchasing apparel over the Internet. Their inability to physically evaluate the apparel items contributed to the functional risks experienced by the participants (see 6.3.5). Although the participants could see a picture of the item and had some information available (store images, size, and colours available and in some cases care instructions) they were still not able to touch or fit the items. The participants perceived this as very negative. Marketers and e-tailers could reduce their consumers' perceived risks by giving them reassurance. According to Schiffman and Kanuk (2000:155) consumers who are uncertain about the sound judgement of their purchases, seek reassurance through money-back guarantees, government and private laboratory test results, warranties, and pre-purchase trials.

The high crime rate in South Africa contributed to participants' perception of the physical risks related to online apparel purchasing. Some participants felt that if the Web sites were not secure and private in terms of their privacy or personal information such information would be generally available. Other participants felt that personal information is in any case available at many other places and that this didn't bother them. Participants were concerned that if their e-mail addresses were available that they would receive junk mail over the Internet.

The time risks the participants experienced were in terms of the (supposed) delay in receiving the items. Participants felt that in terms of apparel they would like to receive it immediately in case they had needed to wear it directly. The
time it takes to return or exchange a wrong purchase could also take a lot of time.

Perceived relative advantages

From the findings it was clear that the participants associated certain relative advantages with the Internet. They perceived the Internet to be very helpful in terms of time saving aspects such as paying accounts and searching for information. According to Hawkins et al. (2001:251) both the performance and cost of the innovation are included in the relative advantages. It is the combination of these two that refers to relative advantage.

The participants also perceived relative advantages regarding the Internet as medium for apparel purchasing. These advantages were in terms of time and cost savings. They also perceived the Internet as being convenient in ordering from the comfort of your home. Participants were also impressed by the fact that they were not restricted to South African clothing websites but that they could purchase apparel internationally. A further advantage would be that if they were looking for specific apparel items they may find it on the Internet. The more Web sites visited, the greater the probability of finding the precise item required.

From the interpretations regarding the perceived relative advantages of the Internet for online apparel purchasing it can be concluded that professional women consider the relative advantages associated with the Internet as medium for apparel purchasing in their adoption process. The participants compare the perceived relative advantages with their existing apparel purchasing practices. This is in agreement with authors such as Kleindl (2000:156) and Sproles and Burns (1994:71) who 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.
Perceived compatibility

From the findings it was clear that the participants, when confronted with the acceptance of a new purchasing situation such as purchasing of apparel over the Internet, interacted in a schematic manner between their existing purchasing scripts and that of online purchasing. The participants felt uneasy with the new Internet apparel-purchasing practice because it did not coincide with their existing apparel purchasing practices. This led in all probability to the rejection of the Internet by some of the participants. But the participants who perceived the online apparel purchasing measuring up to their expectations, and offering better benefits compared with their existing practices tend to adapt their apparel-purchasing practices and accept the Internet for apparel purchasing. This can be explained by Festinger's (1954:177-179) theory of cognitive dissonance. Festinger's (1954) theory can probably be used to get a better understanding of how consumers experience cognitive dissonance as a psychological state, which emerges when an individual perceives two thoughts that should fit as being inconsistent. When some participants compared online apparel purchasing with their scripts they found the two concepts as being inconsistent. They could therefore not imagine that they would adopt the Internet for apparel purchasing.

6.3.4.2 Implications and recommendations for the industry

According to Miyazaki and Fernandez (2001:27) consumer risk perception can still be a primary blockage to the future growth of e-commerce. It is therefore important for marketers to provide consumers with persuasive risk-reduction strategies. According to Mitra et al (1999:216) the principal means in which risk can be reduced is through information. Information regarding the quality, originality, sizes, textiles and brands of apparel products should be given, as well as information regarding the safety and privacy of the transaction. Consumers should be informed about these aspects. Other risk reduction strategies such as
brand reputation, free product trials, endorsement by trusted persons, and money-back guarantees and warranties are also successful in reducing consumers’ risk perception (Tan, 1999:163).

Other risk-reducing strategies that can be followed by e-marketers are well-known brand offerings, positive publicity, impartial test results of the quality, free samples, safety and privacy guarantees, and flexible exchange and return policies.

Mitchell (1999:163) argues that perceived risk theory plays an important role in making it possible for marketers to visualize the world of e-commerce as seen by their customers. Secondly, it is a prevailing way of explaining consumers’ behaviour since consumers are more often motivated to avoid errors than to maximize usefulness in purchasing. Thirdly, the analysis of consumers’ risk perceptions in terms of Internet shopping can help to increase marketing effectiveness and efficiency by channelling marketing strategies in ways that will better satisfy and serve consumers’ needs.

Enhancing relative advantages of online apparel purchasing is another important aspect of influencing consumers to adopt the Internet for apparel purchasing. According to Foxall and Goldsmith (1994:16) the emphasis here is on marketers’ and e-tailers’ ability to advance and add value to the Internet as a purchasing medium from the consumer’s perspective. Online shoppers are motivated by their positive attitude toward the Internet (Goldsmith & Goldsmith, 2002:98). To attract consumers to apparel web sites, e-tailers need to focus on enhancing the added advantages of purchasing online, such as fun to use, speed of download time, prompt post-sale delivery of ordered merchandise, and safety and privacy of use (Goldsmith & Goldsmith, 2002:98-99). E-marketers’ focus should rather be on the differences between online shopping and in-store shopping and not on the similarities. Consumers’ perception of the relative advantages derived from the adoption of the Internet for apparel purchasing can be measured in economic
ter m s, but social-prestige factors, convenience, and satisfaction components are more abstract and are not as easily put into economic terms but are still important.

If marketers and e-tailers want consumers to adopt the Internet for online apparel purchasing they need to emphasise the relative advantages of online apparel purchasing. Using opinion leaders as a strategy to speed up consumers' adoption of the Internet for online apparel purchasing can be successful. Marketers and e-tailers can focus on and use opinion leaders to influence or persuade consumers to adopt the Internet for online apparel purchasing. Opinion leaders are those people who are able to exert personal influence and to whom other members in a group look for advice and information (Loudon & Della Bitta, 1993:266). According to Loudon and Della Bitta (1993:264) consumers view word-of-mouth information as more reliable and trustworthy than information provided by mass media (advertisements and brochures).

Using a market segmentation strategy can be another strategy implemented by marketers and e-tailers. They can reach the right target markets, which would be willing to adopt the Internet for apparel purchasing. For instance busy, working consumers may prefer to use the Internet for apparel shopping because they are time poor and the Internet offers a medium that saves them time (Engel, Blackwell & Miniard, 1995:46). Thus focusing on certain types of lifestyles will enable marketers and e-tailers to be more effective and efficient in getting consumers to adopt the Internet for online apparel purchasing.

6.3.5 Interaction with the product category: apparel

During this stage the product category namely apparel played a role. This stage pertained to the participants' knowledge, purchasing, and evaluation of a specific product category. It seemed that the participants experienced certain physical
and functional risks in terms of purchasing apparel as a product category online. From the findings it was clear that there tends to be a high degree of personal involvement in the apparel decision-making process. It is important for the participants that the apparel they purchase will comply to all their specifications. This is in agreement with Peter and Olson (1994:94) who hold that involvement with a specific product category has cognitive aspects. Cognitively consumers feel involved when knowledge about the relevance of a product or product category is activated from memory. Knowledge includes the importance of consequences or value provided by this product.

It seems that participants are willing to purchase certain categories of apparel products over the Internet. This means that certain apparel product categories are more compatible with participants existing scripts and will be more successful over the Internet. Participants were willing to buy products such as stockings (if they knew their size and the colour required), underwear (if they knew their size and quality of the store’s products), socks and denims (if they knew the brand, their size, and store policy). They were also prepared to buy clothes for their husbands because men’s clothes are better standardized and they tend to wear branded items, which make the purchasing decisions easier. Consumers, as explained by Schiffman and Kanuk (2000:154-155), make use of risk-reducing strategies. Consumers try to avoid risks or making mistakes by purchasing brands that they are satisfied with, instead of purchasing new and unfamiliar brands (Schiffman & Kanuk, 2000:154). In terms of buying apparel online consumers will be more prone to buy recognised apparel brands where the size, fit and quality of the brands are familiar to them, rather than buying unfamiliar brands. Consumers also rely on store image they will use the store’s type of merchandise or store atmospherics as information to reduce their risks. The store’s image is used to make inferences about the apparel product quality. If consumers are familiar with the stores on the Internet (for example buying at the brick-and-mortar equivalent on a regular basis) the consumers will use their
knowledge of the traditional store as information source for making a decision and reducing the initial risks regarding online purchasing of apparel.

6.3.5.1 The role that the dimensions of apparel play in professional women's adoption of the Internet for online apparel purchasing

The dimensions of apparel and participants' use of these dimensions in their evaluation and assessment of apparel products resulted in perceived risks. The risks that the participants perceived were in terms of their inability to physically handle the apparel products over the Internet. This also involves the steps, actions and procedures followed by participants in their purchasing of apparel (see 6.3.1). Participants used their scripts to evaluate the purchasing of apparel over the Internet. This is in accordance with Peter and Olson (1994:68-69) who are of the opinion that specific product knowledge (various meanings and beliefs stored in memory) and involvement (personal relevance) retrieved from scripts (memory) can influence interpretation and integration of processes. Interpretation involves participants' exposure to information (on the apparel Web sites) and is thus related to cognitive processes.

> Physical properties

The participants evaluated the physical properties of apparel products by handling and touching the items. It was important for the participants to evaluate the textile, construction, design and finish of the items. All these aspects were evaluated by physically handling the items. The participants used their senses, and scripts (knowledge and previous experiences embedded in their memory) to judge the quality of the item. Physical properties are also included in the judgement about the quality of the product according to Brown and Rice (1998:44).
The evaluation of the textiles, construction and finishes posed a problem for the participants contemplating apparel purchases over the Internet. They mentioned that they were not familiar with textiles and that the only way for them to evaluate if a textile would crease or not was through scrunching it. Furthermore, they felt they were not able to determine the quality of a product because they could not evaluate the effectiveness of construction, whether good quality textile was used and whether the item was finished neatly.

From the interpretations regarding the role of the physical properties of apparel it can be concluded that it is important for professional women to handle and touch the apparel item in order for them to evaluate the quality of its physical properties. Their inability to do this over the Internet resulted in them perceiving risks and incompatibility with existing apparel purchasing practices.

- **Performance properties**

The evaluation of the performance properties was just as important to the participants as the evaluation of the physical properties. It pertained to the evaluation of the items on the participants' bodies.

The evaluation of the aesthetic aspects of apparel products was mainly done by visual presentation of the items online. Participants were able to evaluate aesthetic aspects on the Internet such as the colour and line, and whether it complied with their requirements of beauty. The only aesthetic aspect the participants were not able to evaluate was the hand of the textile, which was quite important to a number of participants.

The evaluation of the functional aspects presented major problems to the participants in terms of purchasing apparel online. The participants were concerned that they would not be able to try-on the items over the Internet. This
was perceived as being a primary risk factor. Participants were able to evaluate the usability of the item (versatility, matching, appropriateness and utility) and instructions of care (if given) but they were not able to evaluate fit, comfort or durability. Their inability to evaluate fit and comfort was a very important consideration for the participants in deciding to adopt the Internet for online apparel purchasing. The evaluation of the item on the participants' bodies in order to determine the fit and comfort in terms of their figures was an important procedure (see 6.3.2). Participants valued the trying-on of items very highly.

From the interpretations regarding the dimensions of apparel it can be concluded that professional women use the dimensions of apparel to evaluate and assess the suitability thereof. They have specific requirements and ideas about the apparel products that they want to purchase. If they were not able to evaluate and assess the apparel products in the manner which they were used to, it resulted in dissatisfaction on the participants' part. This is in accordance with Peter and Olson (1994:82-83) who hold that consumers have product knowledge that can be used to interpret new information and make purchase choices. A level of product knowledge is formed when consumers combine concepts into larger category.

6.3.5.2 Implications and recommendations for the industry

If marketers and e-tailers know how consumers organise their product knowledge they would be able to direct their marketing strategies accordingly. Apparel is a high involvement product category and it is important for consumers to evaluate it intensively. Therefore it is important for marketers and e-tailers to be sensitive regarding the aspects professional women use in the evaluation of this product category. In other words the dimensions of apparel should be taken into account in planning web sites and online apparel marketing strategies. The presentation of apparel items should be clear and of good quality in order for consumers to
make effective use of it. The visual display of apparel items should be done in such a manner that consumers can evaluate certain functional properties such as fit, textile draping, and comfort. Other risk-reducing strategies such as comprehensive information about the textile (construction, drape, quality and care instructions), sizes available (on the metric system) as well as returning and exchange policies should be stated on the web sites.

According to Schneider and Perry (2000:268) one way of how overseas apparel companies have successfully adapted their marketing strategies to online models is by sending a fabric swatch on request. Because it is difficult for consumers to get an entirely accurate idea of what the product's colour and textile look like when it arrives this gives the consumer a sense of the textile's texture, feel and colour.

6.3.6 Decision-making

During this stage all the factors are cognitively considered and weighed. Participants compare their current perceptions with online apparel purchasing with their existing practices and scripts. This is in agreement with Eastlick and Lotz (1999:211) who hold that high levels of cognitive processing is likely to occur in a situation where a consumer is making a decision about adopting a new innovation (Internet for online apparel purchasing). This would require substantial changes in the consumer's typical shopping behaviour (purchasing apparel in-store). Peter and Olson (1994:73) also state that consumers can have two types of knowledge, general knowledge about their environments and behaviours and procedural knowledge (scripts) about how to do things. Over a life-time consumers learn how to do things. When activated from memory these actions and procedures directly and automatically influence behaviour. Professional women's decision to adopt the Internet will thus involuntarily be evaluated in terms of their scripts before they make a final decision.
6.3.6.1 Rejection

From the findings it was clear that the participants rejected the Internet for online apparel purchasing if they weren’t able to incorporate it with their existing scripts, they weren’t willing to absorb the risks associated with online apparel purchasing and the relative advantages were not enough to convince them otherwise.

6.3.6.2 Future adoption

From the findings it was evident that participants would postpone the adoption of the Internet for apparel purchasing if the Internet is not more compatible with their existing apparel purchasing practices in the future. The participants mentioned that if their lifestyles change in the near future because of more work pressure, time constraints or being less mobile (having had babies) they would consider adopting the Internet for apparel purchasing. According to Sin and Tse (2002:12) a more time-conscious consumer would consider the opportunity cost of traditional shopping to be higher and will tend to seek the convenience of online shopping. It seemed that the relative advantages would then be more evident for them. They would also be more willing to absorb the risks associated with online apparel purchasing because they would be financially stronger, have more information available and would be more used to this form of apparel purchasing.

Participants’ intention to adopt the Internet for apparel purchasing can be explained by Fishbein and Ajzen’s behavioural intentions model. Fishbein and Ajzen (in Loudon & Della Bitta, 1993:436) hold that a person’s behaviour is a function of his intention to behave in a certain manner. A person’s attitude and subjective norms will direct his/her behaviour. In other words, participants’ future adoption of the Internet will depend on their attitude as well as their perception of what significant others (friends and family) think of their adoption.
From the interpretations regarding future adoption or the postponing of adoption it can be concluded that professional women's intention to adopt the Internet for online apparel purchasing in the future is influenced by the future compatibility of this practice with their existing practice, the future reduction of risks and increase in relative advantages.

6.3.6.3 Adoption

Participants' adoption of the Internet for online apparel purchasing seemed evident if they associated more relative advantages with this practice and are able to incorporate it with their existing apparel purchasing practices and they are willing to absorb the risks. The participants stated that they wouldn't at first order from an international website but rather try a national clothing website. The decision to adopt entails a learning curve for the participants.

Participants' willingness to adopt the Internet for apparel purchasing can be viewed as a personality construct namely innovativeness. This is the degree to which individuals are open to new ideas and the making of innovative decisions (Citrin et al., 2000:295). Consumers' cognitive styles influence the ways in which they react to innovations. According to Citrin et al. (2000:295) consumers who score high on the open-processing innovation cognitive style will be more open to new endeavours such as purchasing apparel over the Internet. Although the participants were not prepared to adopt the Internet without thinking about it, they were open and willing to adopt the Internet for apparel purchasing. A comprehensive cognitive assessment regarding the use of the Internet for apparel purchasing still preceded their decision.

During the adoption process of the Internet for apparel purchasing professional women will have to decide whether this is a totally new experience for which they have no scripts or whether the experience relates to previous apparel purchasing.
experiences for which they already have scripts (Shoemaker, 1996). Schematic reconstruction then usually will take place in the presence of such a new experience (Neuhauser & Morganosky, 1994:31). For a completely new situation, such as purchasing apparel over the Internet, the perceiver creates a memory structure for each component of the script and observes all the activities, actions, and objects within the situation. These initial observations become a script and form the expectations of what will happen the next time the same situation or event is encountered (Shoemaker, 1996).

6.3.6.4 Implications and recommendations for the industry

Consumers' use of generalized apparel purchasing scripts has implications for apparel marketing over the Internet. For example in purchasing apparel over the Internet the consumer relies heavily upon a generalized apparel purchasing script. When the actual decision-making and purchasing process does not resemble this script, dissatisfaction occurs because of the discrepancy (DeLong et al, 1986:25). If the consumer does experience the specific situation or a simulation of the situation prior to the physical purchase, the opportunity exists to change the consumer's expectations and incorporate more information into the generalized script. The implementation of simulation techniques in brick-and-mortar stores could be very useful in this regard.

Consumer innovativeness could also help marketers to identify early adopters of the Internet for apparel purchasing as well as with the segmentation of their target market. These early adopters could contribute to initial sales over the Internet and provide important word-of-mouth communication to other consumers.
6.4 CONCLUSION

A summary of the interpretations and implications is given in TABLE 5. From the findings it was clear that the original schematic conceptual framework was not entirely relevant. The original schematic conceptual framework that was developed for this study was adapted to better describe the professional women's adoption process of the Internet for online apparel purchasing. In the next chapter a summary of the conclusions regarding the findings is given in terms of the objectives and sub-objectives formulated for the study and the study. An evaluation of the study as well as the contribution of the study in terms of existing theory follows in CHAPTER 7.
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CHAPTER 7: CONCLUSIONS AND EVALUATION OF THE STUDY

7.1 INTRODUCTION

In this chapter the summarising of the conclusions regarding the findings are given in terms of the objectives and sub-objectives formulated for the study. The present study is evaluated in terms of the objectivity and trustworthiness of the data, the data-collection methods, and the reaching of the objectives and sub-objectives formulated for the study. The contribution this study makes to existing theory is also discussed.

7.2 SUMMARY OF CONCLUSIONS

The aim of the study was to explore the role that certain identified factors may play in professional women's adoption of the Internet for online apparel purchasing in order to get a better understanding regarding the phenomenon. An understanding of the role of each identified factor, namely scripts, indicators/dimensions of apparel and the characteristics of the innovation received high priority, rather than to generalise or present representative data or to test formulated hypotheses about the phenomena from the sampling framework. Thus the objective of this study was to get a better understanding of the role of certain identified factors in professional women's adoption of the Internet for online apparel purchasing as well as to describe this process. The conclusions are in other words only applicable to the participants who participated in the study and their experiences of the Internet as a medium for apparel purchasing. The following final conclusions were made from the data-
analysis, discussions, interpretations, and conclusions regarding the objectives and sub-objectives formulated for the study.

7.2.1 Objective 1: Conclusions regarding the role that existing scripts (perceptions and expectations) play in professional women's adoption of the Internet for online apparel purchasing

With regard to objective one and sub-objective one to four the overall conclusion that may be drawn is that professional women's prior experiences are embedded in a script that contains certain steps, actions and procedures that they are familiar with and that they follow in a apparel-purchasing situation. The scripts include the steps:

- Problem identification (where they may purposefully search for suitable apparel items, or may come to an impulsive decision to buy an item)
- Selective search for alternatives (where they firstly, search for and choose a store and secondly, search and choose apparel products, and where factors such as previous experience, price, availability of the product, and utility may influence their choices)
- Evaluation and assessment of alternatives (where they can either try the item on or postpone the try-on and where they are again influenced by factors such as the dimensions of the product (fit, comfort, and aesthetic appeal) as well as time and risk concerns)
- Buy or reject the apparel product (where they have to decide to buy the product as well as on a way of paying)

When they are exposed to a new innovation such as the Internet for online apparel purchasing their scripts direct their decision-making process. The online apparel purchasing process is constantly evaluated and assessed in comparison with their scripts. If their scripts contain certain steps, actions and procedures that are important to them they would expect to be able to follow similar steps,
actions and procedures in the online apparel purchasing process. The adoption of the Internet for online apparel purchasing could be slow because consumers have established a set script over time in their minds about how apparel should be purchased that are not easily changed. The conclusion can therefore be drawn that professional women experience the purchasing of apparel products as a process that they usually enjoy, but it may be time and energy consuming and a process that needs cognitive input from their side.

With regard to their perception of the Internet in general as well as the Internet for the purchase of apparel, it can be concluded that their perceptions depend on previous experiences with, and the use of the Internet, as well as personal computers. A negative perception of the Internet as such and of the online apparel purchasing process may be a result of: the inability to use most of their senses in purchasing apparel on the Internet; the inability to enjoy the Internet purchasing process to the same extent as the brick-and-mortar process; and the uncertainty due to the unfamiliar experience that may lead to high risk perception.

The above mentioned has an influence on all the stages of the adoption process. A strong or fixed script may therefore impact negatively on their adoption of the Internet for online apparel purchasing.

It can also be concluded that professional women have certain relatively fixed expectations of the traditional bricks-and-mortar store that were related to the Internet as a medium for apparel purchasing. These expectations also result in expectations with regard to the Internet store. Professional women expect the Internet store to offer them a variety of choices, the same lay-out as the bricks-and-mortar store, the necessary required information, the same store image as the bricks-and-mortar store and the same presentation of apparel as in the bricks-and-mortar store. They furthermore expect certain aspects from the
Internet and Web site such as easy navigation, user-friendly lay-out, privacy, and interactive functions.

7.2.2 Objective 2: Conclusions regarding the role that the dimensions of apparel (physical and performance properties) play in professional women's adoption of the Internet for online apparel purchasing

With regard to objective 2 and sub-objectives five and six it can be concluded that the evaluation of the physical properties and performance properties of apparel products play a role in professional women's adoption of the Internet as medium for purchasing apparel. In order to evaluate the quality of apparel products professional women have to evaluate the physical properties of the apparel product such as the textile, style/design, construction, and finishing. This is usually done through the handling and inspecting of the product. These physical properties also influence the functional and aesthetic aspects of the apparel product.

The professional women have to be able to evaluate functional aspects such as the fit, comfort, end use, and care procedures of the apparel item. The durability and comfort of an item are directly connected to the touch of the textile. It is thus important for the participants to touch the textile during the evaluation thereof. During the interaction with the Internet and interaction with the product category stages it is important to provide comprehensive information regarding the textile characteristics.

Professional women also have to be able to make a decision with regard to the sensory, emotional and cognitive qualities related to the aesthetic aspects of the apparel product. Aesthetic aspects of apparel products played an important role during the visual evaluation and assessment of the item online. The role of colour, line and beauty that form part of the aesthetic aspects were (to a lesser
extent) important. These aspects are mainly observed visually and can be evaluated over the Internet. It was possible for the participants to evaluate these aspects if the visual presentations were clear and complied to their expectations. Touch was the only aspect that the participants weren't able to evaluate at this stage and this led to perceived functional risks.

During the interaction with the product category the evaluation of the physical properties of the items are very important to the participants. Especially the evaluation and assessment of the textile because all the participants preferred crease-free textiles that save time and looks more professional. The evaluation of the construction, design and finishes were also important aspects that the participants usually evaluate, especially in terms of quality, neatness and professional image. The evaluation of the physical properties usually takes place through the handling of the item and because this wasn't possible over the Internet the participants perceived functional risks during the interaction with the product stage. The functional aspects of apparel products played a very significant role during the interaction with the product category stage. From the findings it was clear that it is important for the participants to try on items before they buy them. This is important in order to evaluate and assess the items on their bodies. Fit and comfort are important aspects that can only be evaluated through trying on the items. The utility of items is evaluated together with the aesthetic aspects through visual evaluation and does not present the same problem over the Internet as fit and comfort.

The above procedures and actions usually take place during the steps where selective search for alternatives and evaluation and assessment of alternatives take place. If professional women are therefore not able to go through these relatively fixed actions and procedures on the web site they may experience a high-risk perception, which may result in them not adopting the innovation. The dimensions of apparel products play a significant role in professional women's adoption of the Internet as a medium for apparel purchasing especially in terms
of their inability to evaluate and assess certain aspects of the items over the Internet. From the nature of the product category (apparel) the adoption of the Internet could be slow because their script regarding the purchasing of apparel contains procedures such as touching and trying on apparel that can not be done over the Internet.

7.2.3 Objective 3: Conclusions regarding the role that the characteristics of the innovation (perceived risks, relative advantages, and compatibility with existing apparel purchasing practices) play in professional women's adoption of the Internet for online apparel purchasing.

With regard to objective 3 and sub-objectives seven, eight, and nine, the overall conclusion can be drawn that the characteristics of the innovation namely the perceived risks, relative advantages, and compatibility with existing apparel purchasing practices play an important role in professional women's adoption of the Internet for online apparel purchasing.

With regard to the perceived risks professional women experience when purchasing apparel over the Internet it can be concluded that participants have already perceived risks during the exposure stage regarding the Internet in general and the Internet as medium for online apparel purchasing.

Physical risks played a role especially during the interaction with the Internet stage where they perceive that the process can result in a hazardous situation. The participants were concerned about the privacy of their personal information and giving personal information over the Internet. These concerns were due to the high crime rate in South Africa as well as the junk mail that they could receive potentially.
Functional risks played a role during the interaction with the product category stage where they perceived that the inability to handle, touch and fit the items can result in potential risks. The evaluation of the physical and performance properties (aesthetic and functional aspects) could not take place and this led to them perceiving increased functional risks.

Financial risks played a role during the participants’ decision to purchase online. Aspects such as the safety of the transaction, online security and guarantees that they would receive the product came into play.

Time risks played a role in terms of the time it would take the participants to return or exchange the item. Professional women experience time risks when they are not able to receive the product almost immediately or when it can for example take a long time to exchange the product.

With regard to the relative advantages professional women perceived the Internet to have, as a medium for purchasing apparel, it can be concluded that they may perceive relative advantages in terms of saving and convenience advantages. The saving advantages that professional women associated with the Internet in terms of online apparel purchasing were aspects such as saving time of searching for suitable apparel, the energy it saves when searching for suitable apparel and saving costs. Especially the saving of time played a significant role in future adoption because the participants could foresee that if they would become more time-constrained they would easily use the Internet as an alternative medium for apparel purchasing. The convenience advantages the participants associated with the Internet for apparel purchasing were the comfort of shopping from your home, searching for specific items, after-hours shopping and international shopping. Although most of the participants enjoyed apparel purchasing they could foresee that if their lifestyles should change and they were less mobile it would be convenient for them to convert to purchasing apparel over the Internet.
With regard to professional women’s evaluation of the compatibility of the Internet as an apparel purchasing medium with regards to their existing apparel practices it can be concluded that when professional women are exposed to the Internet for online apparel purchasing they have to make a decision in the end as to whether the innovation is compatible with their existing apparel purchasing practices. During the decision-making stage the participants were comparing their experience with the Internet for apparel purchasing with their existing practices. Three types of decisions emerged during this stage.

The first type of decision was the rejection of the Internet for online apparel purchasing. For some of the participants the comparison between their existing apparel-purchasing practises and the Internet as medium for purchasing apparel led to cognitive dissonance. The online purchasing of apparel was not compatible with their existing practices. The trying on and touching of items were important actions and procedures in their existing practices. These participants mentioned that they would not purchase apparel without trying it on. They perceived the Internet as too risky and the relative advantages were too small for them. They were also not prepared to absorb the financial risks regarding purchasing apparel online.

The second type of decision was the future adoption of the Internet for online apparel purchasing. These participants were willing to adopt the Internet in the future. They were able to contemplate the possibility that their lifestyles could change or that more information would become available. In their comparison process the Internet, as medium for apparel purchasing, seems to be compatible in the future. Aspects such as children, difficult working hours and getting used to the Internet were mentioned as factors that could lead to future adoption. They were prepared to absorb the risks associated with online apparel purchasing in the future. The relative advantages also seemed to be more prominent in the future.
The third type of decision was immediate adoption of the Internet for apparel purchasing. The participants that were willing to immediately adopt the Internet were already using the Internet on a regular basis for Internet banking and the purchasing of their monthly groceries and other articles (perfumes, books and CD's). These participants were willing to absorb the financial, functional and physical risks associated with online apparel purchasing because the relative advantages outweighed them. The Internet as medium for online apparel purchasing was compatible with their existing apparel purchasing practices.

7.3 FUTURE RESEARCH POSSIBILITIES

Although the aim of the study was not to present generalised findings about professional women's adoption of the Internet for online apparel purchasing, but rather to understand and describe the phenomenon, the researcher is prepared to make the following suggestions for future research regarding this topic:

- A study that quantifies the role of certain identified factors in South African professional women's adoption of the Internet for apparel purchasing and to get generalised and representative data.

- A quantitative as well as qualitative study exploring the role of communication channels such as interpersonal channels (opinion leaders, word of mouth) and mass media channels (marketing, information sources, and simulation programmes) in consumers'/professional women's adoption of the Internet for online apparel purchasing.

- Quantitative as well as qualitative studies exploring the role of the marketing process in the diffusion of the Internet as medium for apparel purchasing in South Africa.

- The quantitative testing of the revised conceptual framework proposed by the study.

- A quantitative and qualitative study to elicit an apparel purchasing script.
7.4 EVALUATION OF THE RESEARCH

It is important for the researcher to evaluate the research study in order to contribute to future research. The present study is evaluated according to the following aspects:

- the qualitative research style selected for this study:
  - the data-collection methods used in this study
  - the purposive sampling
  - data analysis
- the objectivity and trustworthiness of the findings
- reaching of the objectives and sub-objectives formulated for the study
- contribution of this research to existing theory.

7.4.1 The qualitative research style selected for the study

The characteristics of the qualitative research style selected for this study contributed to the success of this study. Intensive interaction between the participants and researcher led to rich and holistic data, especially because of the fact that the participants had to go through some cognitive effort to give answers. This provided the researcher with thick descriptions that are vivid and embedded in the natural setting in which it occurred (Miles & Huberman, 1994:10).

According to Miles and Huberman (1994:10) qualitative data are fundamentally well suited for locating the meanings people place on events, processes, and structures in their lives, their perceptions, assumptions, judgements, and predispositions and for connecting these meanings to the social world around them. Because of the smaller and purposive sampling used with the qualitative research style it was possible for the researcher to have more intensive interaction with the participants on more than one occasion. This also
contributed to the building of rapport between the researcher and participants. The participants were also more willing to share their experiences and this led to deriving the complex meanings the participants associated with their current apparel purchasing practices, their expectations and perceptions as well as their perceived risks, the relative advantages and compatibility of the adoption process.

The flexibility of the qualitative research style also made it possible for the researcher to change and adapt to aspects as needed. For example, questions that didn’t work could be eliminated, or the way the stimulus technique was presented could be adapted for each participant’s individual situation.

7.4.1.1 The data-collection methods used in this study

The unstructured individual interviewing according to a schedule was an effective and efficient method of collecting data for this study. Firstly, it was used for the first interviews to introduce the researcher to the participants and to explain to the participants what will be expected from them. Secondly, the unstructured individual interviews according to a schedule were very valuable because it provided the researcher with probes regarding the themes that were used to stimulate the conversation. This provided stimuli and guidelines to which the participants could react. Lastly, the participants were more relaxed and could talk freely because there were no preformulated, rigid questions or any pressure in terms of right and wrong answers.

Scripts are cognitive structures that require cognitive effort on the part of the participants. Perceptions and expectations are also cognitive structures and the result of the participants’ scripts. Through qualitative data-collection methods the participants were able to talk spontaneously and undisturbed about their previous experiences as well as their current experiences. The unstructured individual
Interviews did not just require simple yes or no answers that would access facts, but it required the use of mental effort about the theme.

The qualitative data-collection methods used in this study enabled the researcher to successfully determine the role of the participants' scripts (perceptions and expectations), the use of the indicators/dimensions of apparel products and the perceived risks, relative advantages associated as well as compatibility with existing practices in the adoption process.

Focus group discussions could also have been conducted after the individual interviews. This could be a valuable way of getting a large amount of data in a limited period of time because the interaction between group members could lead to rich and holistic data. Focus groups provide direct evidence in terms of similarities and differences in the group members' experiences of the subject. This is opposed to individual interviews where the reaching of such conclusions can only be reached after the data analysis of the interviews (Babbie & Mouton, 2001:292). Nevertheless the data that were collected provided valuable insight and understanding into the role of the identified factors in professional women's adoption of the Internet for online apparel purchasing.

The inexperience of the researcher could have led to the leading of the participants. The use of the stimulus technique could have compensated for these faults in the first interviews. The data collected through the stimulus technique contributed to the understanding of the participants' expectations regarding the online purchase of apparel. The participants also experienced this technique as a positive way of exposure to the innovation.

"...I was exposed to something I didn't really know existed. I think that this will start to increase in South Africa. I don't know how I would have been exposed to this otherwise. It was a positive experience. It is easier than you think."
7.4.1.2 The purposive sampling

The specific target population selected namely professional women were well suited for this study. They were able to talk spontaneously and articulated about their experiences regarding their current apparel purchasing practices, Internet, and the Internet as medium for apparel purchasing. They were able to put into words or express their experiences and all of them had exposure to the Internet. This is probably because of their education levels.

All the participants were willing to participate and they had no reservations in sharing their experiences with the researcher. Some of them were initially cautious about what they said. This could be because they wanted to give the right answer or satisfy the researcher. The nature of the study was not very sensitive and the researcher was able to get sufficient data through the interviews and stimulus technique. The participants were also more than willing to verify the transcriptions for accuracy and correctness.

During the period the interviews were conducted it seemed as if the participants' scripts (memory framework) were activated. The participants mentioned that they now know what aspects they take into account when evaluating clothes and that they would use this in the future when purchasing apparel on the Internet.

"...I have now realised through our conversations what aspects I look at...."

Furthermore the participants talked to friends and colleagues about the topic, which means that their memory framework was activated about the topic.

"...that's the thing I talked to one of my friends the other day about this ...and... the Internet is not for everyone... some people still like to shop, while others hate it... but I like to go shopping... it's an outing."
7.4.1.3 Data analysis

The data-analysis was done in three phases, namely data reduction, data display and drawing of conclusions and verification. Data reduction was done manually at first and then translated to computer files where further reduction and coding was done. In the data display phase themes and patterns were identified, discussed, and verified with relevant verbatim responses. Finally, the drawing of conclusions took place. The manner in which the data were analysed was very time consuming. The use of the right computer software such as Atlas.ti, which is specially developed for the analysing of qualitative data, can speed up this process.

7.4.2 The objectivity and trustworthiness of the findings

In CHAPTER 4, a comprehensive discussion was given regarding the objectivity and trustworthiness of the study. In the following section the aspects the researcher took into account for this study to comply to the notion of objectivity and trustworthiness are evaluated and discussed.

7.4.2.1 Objectivity

The study leaders involved in the study supervised and checked all the aspects that could possibly influence the objectivity. The research design was flexible and unique. A flexible approach was used in this study to ensure objectivity. The researcher selected participants that were unknown to the researcher in order to reduce any biased notions and also took the participants' time schedule into account as well as the place where the interview took place. This led to reducing any researcher, context and subject effects.
7.4.2.2 Trustworthiness

Babbie and Mouton (2001:277-278) proposes the approach of Lincoln and Guba (1985) to clarify the notion of objectivity. The four basic issues, namely credibility, transferability, dependability, and confirmability of trustworthiness as applied by the researcher are subsequently discussed.

Credibility refers to the connection between the constructed realities, as it is experienced by the participants and interpreted by the researcher (Babbie & Mouton, 2001:277). Credibility was achieved through the following procedures:

- **Comprehensive literature overview:** a comprehensive literature overview was done prior to the study. This enhanced the credibility of the study.
- **Prolonged engagement:** the researcher stayed in the field and collected data until data saturation occurred.
- **Triangulation:** data were collected by means of one method (interviewing) but a stimulus technique was used to get different points of view about the same phenomenon. Triangulation of theory was also used to enhance the credibility of the study. Two theoretical perspectives were used in the planning of the study and interpretation of the findings. More theories and relevant literature were used in the drawing of conclusions.
- **Referential adequacy:** all interviews were recorded on tape and methodological field notes were made about the interviewing process and to supplement the transcriptions.
- **Member checks:** the participants verified the collected data and interpretations for correctness and accuracy. Participants were asked to control the interpretations of the findings in order to verify that the manner in which the data were construed was indeed correct.
- **Peer debriefing:** peer debriefing entails that a similar status colleague who is outside the context of the study assists the researcher in the steps to be followed (Babbie & Mouton, 2001:277). The findings and interpretations and
conclusions were given to a colleague to review in terms of the researcher's perception, insight and analyses.

Transferability refers to the extent the findings can be applied to other situations or with other participants (Babbie & Mouton, 2001:277). Transferability was achieved through the following procedures:

- **Thick description:** The qualitative research design led to rich and holistic data that were used to describe the adoption process.
- **Purposive sampling:** Criteria for inclusion were used to find suitable participants. The criteria for the purposive sampling were defined and presented in the study for future references. A short description of how each of the participants complied to the criteria of inclusion were also given so that other researchers have a reference when selecting participants for similar studies.

Dependability refers to the degree to which the generating of similar findings are possible if repeated. In other words if the study should be repeated using similar participants in the same or similar contexts and circumstances it should generate similar findings (Babbie & Mouton, 2001:278). Dependability was achieved through the following procedures:

- Participants were interviewed in different situations and in different circumstances to give them the opportunity to talk about the topic.
- Building of rapport: a relationship of trust was established between the researcher and participants.
- All the research methodology, data-collection methods, selection of unit of analysis, and data-analysis were documented in this study in order for other researchers to use them as frame of reference.
An audit or investigation can ensure the dependability of the study by an independent person. This means that an independent person audits the research report after its completion. An independent professional woman, who was not part of the research, was asked to audit the research report.

Confirmability refers to the degree to which the findings are the product of the focus of the inquiry and not the biases of the researcher (Babbie & Mouton, 2001:278). Confirmability was achieved through the following procedures:

- As evidence that the research was the product of the inquiry and not the biases of the researcher all the raw data (audio-cassettes, transcriptions), data analysis (data reduction documents, methodological notes) as well as the data reconstruction (synthesis of themes, findings, conclusions and final report) were documented, filed, and are available from the researcher.

7.4.3 Reaching of the objectives and sub-objectives formulated for the study

From the findings it was clear that the researcher collected large amounts of information. That enabled the researcher to describe the role identified factors play in professional women's adoption of the Internet for online apparel purchasing. From the detail descriptions the researcher was able to discuss the findings comprehensively and was also able to interpret the data and come to conclusions in terms of the objectives and sub-objectives (see summary of conclusions 7.2).
7.4.4 Contribution of the research to existing theory

The value of the qualitative research style followed in this study is that it enables the researcher to understand and describe certain phenomena. The value of the research can be increased if it can also contribute to the theory in the field of the research. In terms of this research the researcher feels that the findings from this study will contribute to the field of knowledge in the following ways:

- Consumer's apparel behaviour and decision-making
- Rogers's diffusion of innovation theory
- Marketing of apparel on the Internet.

7.4.4.1 Consumer's apparel behaviour and decision-making

Foxall and Goldsmith (1994:27) share the view of many consumer scientists 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, and furthermore that consumers' decision-making is proceeded by a series of consecutive cognitive processes. The adoption of the Internet therefore predisposes a decision where the consumer uses his/her cognitive structures (scripts, perceptions, and expectations) to make the best possible choice. The findings of this study confirm the above. The apparel consumer evaluates and judges the adoption of the Internet as a suitable medium for the purchase of apparel within his/her existing cognitive framework so as to be able to reach a rational decision.

The research also confirms the viewpoints of Fiske and Taylor (1991:98), Foxall and Goldsmith (1994:780), and DeLong et al. (1986) that individuals have cognitive frameworks or scripts that can be regarded as abstract and generic knowledge structures stored in memory that contain complex sequences of behaviour, specific rules or typical actions and procedures for getting things
done. It also contains choice rules about a situation in this case with regard to apparel decision-making and purchasing. These scripts are used in new situations where they may help consumers to make sense of the new situation and/or adopt a new innovation such as the Internet for online apparel purchasing. It was also clear from this research that the professional woman's fixed script about apparel purchasing determines her perception of apparel purchasing via the Internet and may therefore influence her to adopt or reject the Internet for purchasing apparel. This has serious consequences for apparel marketers and e-tailers.

Goldsmith and McGregor (2000:1260) state that there is a shortage of research regarding consumer decision-making over the Internet. This implies that there is little theory available regarding consumer behaviour and decision-making regarding apparel purchasing over the Internet especially in South Africa. The findings from the study will contribute to the field of apparel consumer behaviour and decision-making in the following ways:

Firstly, the findings will provide a better understanding of the decision-making and consumer behaviour regarding the adoption process of the Internet for apparel purchasing. The findings will offer perspectives of both adopters, future adopters and non-adopters and will offer an analysis of reasons why some consumers will adopt the Internet for apparel purchasing while others will not.

Secondly, the findings will provide a visual presentation (revised model) of the course the consumers Internet adoption process for apparel purchasing takes. This model will provide further insight into consumers' Internet behaviour and decision-making.
Lastly, the findings will offer understanding and insight into consumers' use of scripts with regard to apparel-purchasing behaviour and decision-making and may enrich the more traditional models of a decision-making process held by clothing theorists such as Sproles and Burns (1994:265-267).

7.4.4.2 Rogers' diffusion of innovation theory

The diffusion model of Rogers (1983; 1995) is a conceptual paradigm with relevance for many disciplines (1995:98). The process of behaviour change is illustrated in a distinctive way by the diffusion research approach especially in terms of concepts like information and uncertainty and incorporating time as an essential element in the analysis of human behaviour. The findings from the study will contribute to the field of diffusion of innovation in the following ways:

Firstly, the revised model includes the possibility to grasp visually what happens when consumers move through the process of adopting the Internet for apparel purchasing. The contribution of this study in terms of Rogers' diffusion of innovation theory is the revised model, which was one of the outcomes of this study (see FIGURE 10).

Secondly, the revised model incorporated consumers' cognitive structures namely, scripts, which they use in making a decision to adopt the Internet for online apparel purchasing. This could help incorporate and organise existing script research according to the model.

Lastly, it provides conceptual frames of reference that logically indicate the interrelationship between factors such as consumers' scripts, perceptions, expectations, the dimensions of the product category, perceived risks, relative advantages and compatibility with existing practices in order for consumers to reach a decision. The development of a schematic conceptual framework to
study consumers' adoption of the Internet for online apparel purchasing thus provides marketers, e-tailers and academics in the consumer behaviour research field with a customised instrument to study consumers adoption of the Internet for online apparel purchasing. The revised model can also be used to study consumers' adoption of the Internet for other complex, high involvement products.

7.4.4.3 The marketing of apparel over the Internet

Marketers as advocates of change develop strategies to entice consumers to adopt the Internet for apparel purchases. Marketers are in the position of generally advocating changes in consumers' behaviour and views of the commercial environment (Wilkie, 1990:358). The marketing process is, according to Kleindl (2000), a very important aspect that influences the diffusion of innovation as well as the consumer adoption process. Through their marketing activities marketers can encourage consumers to adopt an innovation much more quickly.

The marketing process is regarded as social and economic activities consisting of particular techniques to facilitate trading and bartering (Bradley, 1995:16). The concept of marketing on the Internet is defined by Hanson (2000) as the process in which the construct of price, advertising and the distribution of products and services are prepared and executed through the Internet. The aim, of course, is to enable exchanges to the satisfaction of the participants, namely individuals and organizations. In addition, the aim of marketers is to solve problems that consumers might have. Thus marketers are able to optimally satisfy the requirements and needs of consumers reflected in the benefits that the consumers are looking for (Bradley, 1995:16).
The manner in which marketers are endeavouring to influence the consumers’ adoption of the Internet for the purchase of apparel is through specific marketing strategies. These include a manipulation of their marketing mix (products or services, price, promotions and distribution) aimed at the target market. The Internet may be used in terms of the above context as a marketing channel (Whiteley, 2000:12).

From the above deductions, it is essential for marketers to understand the underlying reasons, such as the scripts, perceptions, expectations and the perceived risks, relative advantages and compatibility with existing practices, regarding decision-making on the Internet so as to be more profitable and effective. The findings from the study will contribute to the field of marketing in the following ways:

Firstly, the findings will provide marketers with a model to direct their market research and provide them with a frame of reference that makes it possible for them to view the factors and aspects that need to be taken into account in the development of their Internet marketing strategies. They could for instance use the model to develop effective web sites, promotions, products, and services customized for their target markets.

Secondly, the findings will assist traditional clothing retailers to gain insight into the decision-making and buying behaviour of their target markets and may assist with strategies to introduce the Internet as medium for apparel purchasing to them that will result in more Internet shopping.
7.5 CONCLUSION

From the above it is clear that this research has addressed all the objectives and sub-objectives set in CHAPTER 1 and that conclusions could be drawn with regard to each objective and sub-objective. These conclusions should, however, not be placed in separate categories. In order to understand the roles that the identified factors play in the professional women's adoption of the Internet for online apparel purchasing it is of the utmost importance that the data be interpreted and that the conclusions be linked in the manner that the researcher dealt with the interpretations and conclusions in CHAPTER 6. Such a process enabled the researcher to identify implications and make recommendations for the industry (as was done in CHAPTER 6) as well as to make a contribution to existing theory (as discussed under 7.4.4).