

**Professional South African women's adoption of the internet for apparel
purchasing**

by

BERTHA MARGARETHA JACOBS (neè GROENEWALD)

Submitted in partial fulfilment of the requirements for the degree

MASTER in CONSUMER SCIENCE: CLOTHING MANAGEMENT

in the

**FACULTY OF NATURAL AND AGRICULTURAL SCIENCES
DEPARTMENT OF CONSUMER SCIENCE**

UNIVERSITY OF PRETORIA

PRETORIA

**STUDY LEADER: PROF HELENA M DE KLERK (UNIVERSITY OF PRETORIA)
CO-STUDY LEADER: PROF CH VAN HEERDEN (UNIVERSITY OF
PRETORIA)**

OCTOBER 2003



Soli Deo Gloria! All glory to God.

Dedicated to Almero, my soul mate.

ACKNOWLEDGEMENTS

My sincerest appreciation to the following individuals and organisations for their contributions to the successful completion of this study:

- ❖ Professor Elmarie de Klerk, study leader, for her professional guidance, encouragement, and for all the opportunities she created during my studies.
- ❖ Professor Neels van Heerden, co-study leader, for his guidance and positive attitude towards this study.
- ❖ The University of Pretoria for awarding a performance bursary.
- ❖ The NRF for awarding a freestanding bursary.
- ❖ All the participants for their valuable time, without their co-operation this study would not have been possible.
- ❖ Professor Piet de Kock and Arda Retief for editing the language.
- ❖ My colleagues at the Department of Consumer Science, especially Thea, Martha and Esther thank you for your interest, support and encouragement.
- ❖ Wonderful family and friends for their interest, support and prayers.
- ❖ Ilanda, a special friend, for all her support through good and bad times.
- ❖ My parents, Franco and Elsie Groenewald, for their unconditional love, and especially my mother for all the sacrifices she has made.
- ❖ My husband Almero, the only one who knows how difficult and emotional the road has been. Thank you for your patience, support and humour which you gave to me throughout the study and which helped me to complete this project successfully.

OPSOMMING

**Professionele Suid-Afrikaanse vroue se aanvaarding van die Internet vir
kleding aankope
deur**

BERTHA MARGARETHA JACOBS (neë GROENEWALD)

Studieleier: Prof H M de Klerk
Mede-studieleier: Prof C H van Heerden
Departement: Verbruikerswetenskap
Graad: Meesters in Verbruikerswetenskap: Kledingbestuur

Internasionaal is e-handel tans besig om vinnig te groei in omvang en grootte as gevolg van verbruikers wat al hoe meer aanlyn begin koop. Oorsee verteenwoordig kleding aankope 'n opmerklieke gedeelte van hierdie aanlynaankope en beklemtoon verskeie navorsers die belangrikheid van kleding as 'n produkkategorie op die Internet. Ten spyte hiervan is baie verbruikers in Suid-Afrika nog steeds huiwerig om die Internet te aanvaar vir spesifiek kleding aankope. 'n Leemte in terme van studies en modelle wat binne 'n Suid-Afrikaanse konteks beplan en uitgevoer word en fokus op vroulike verbruikers se aanvaarding van die Internet vir kleding aankope, hulle komplekse kledingverbruikersgedrag en – besluitneming oor die Internet asook die sosiaal-sielkundige aspekte van hierdie besluitneming, is geïdentifiseer. In die lig van die leemte met betrekking tot kennis oor spesifiek vroulike verbruikers se aanvaarding van die Internet vir kleding aankope in Suid-Afrika, is daar ondersoek ingestel na: Watter rol bepaalde geïdentifiseerde faktore naamlik, verbruikers geskrifte, die dimensies van kledingprodukte en die eienskappe van die innovasie in professionele vroue se aanvaarding van die Internet vir aanlynkleding aankope, speel.

'n Verkennend-beskrywende navorsingstudie is onderneem om die rol van bepaalde geïdentifiseerde faktore in professionele vroue se aanvaarding van die Internet vir kleding aankope te ondersoek. Die navorsingsdoelstelling van hierdie studie was verkennend-beskrywend van aard. Die oogmerk van hierdie studie was eerstens die

verkryging van insig en begrip ten opsigte van die spesifieke verskynsel, asook die beskrywing van dié domeinverskynsel eerder as om verteenwoordigende/veralgemeende data te verkry. Tweedens was die doel van hierdie studie om 'n konseptuele raamwerk te ontwikkel waarvolgens professionele vroue se aanvaardingsproses van die Internet vir kleding aankope beskryf kan word.

'n Sosiaal-kognitiewe perspektief is as oorkoepelende benadering vir die studie gekies. Die perspektief het onder meer 'n raamwerk verskaf wat die studie gerig het, gepaste metodologie voorgestel asook maniere waarop nuwe kennis bekom en verduidelik kon word. Rogers (1983, 1995) se diffusie van innovasieteorie is as bykomende teorie gekies, omrede Suid-Afrikaanse verbruikers se aanvaarding van die Internet as medium vir kleding aankope as 'n nuwe en innoverende praktyk beskou is. Rogers (1983, 1995) se innovasie besluitnemingsproses model is as vertrekpunt gebruik vir die ontwikkeling van die skematiese konseptuele raamwerk en ook om inhoud aan die konseptuele raamwerk te verskaf. Konsepte van 'n sosiaal-kognitiewe- en kledingverbruikersgedrag teorie is daarby geïnkorporeer ten einde 'n omvattende raamwerk te verskaf waarvolgens die verskynsel beskryf kon word.

Professionele vroue is as eenheid van analise vir die onderhawige studie geselekteer. 'n Doelbewuste steekproeftrekking is vir die doeleindes van hierdie studie gebruik. 'n Vooraf insluitende kriteria het die doelbewuste steekproeftrekking vir die studie gerig. Agt geskikte deelnemers, wat deur middel van informante geïdentifiseer is, was bereid om deel te neem aan die onderhawige studie. Kwalitatiewe data-insamelingsmetodes is gebruik om die verskynsel vanuit die verbruiker se oogpunt te ondersoek. 'n Drie fase, in diepte, fenomenologiese onderhoudvoering benadering is gevolg. Twee ongestruktureerde individuele onderhoude (aan die hand van 'n skedule en gebruik van 'n stimulus tegniek) en een semi-gestruktureerde individuele onderhoud is met elk van die agt deelnemers gevoer. Data-analise is volgens Miles en Huberman (1994:10) se data-analiseproseses gedoen.

Sleutel woorde: Verbruikersgedrag en -besluitneming, aanlynkleding aankope, die Internet, verbruiker geskrifte, persepsies, verwagtinge, dimensies van kleding, diffusie van innovasieteorie, aanvaardingsproses, eienskappe van die innovasie: risiko persepsie, relatiewe voordele en versoenbaarheid.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	ii
OPSOMMING.....	iii
TABLE OF CONTENTS	v
LIST OF FIGURES	xvi
LIST OF TABLES.....	xvii
CHAPTER 1: THE STUDY IN PERSPECTIVE	1
1.1 INTRODUCTION AND DELIMITATION	1
1.1.1 The importance of consumers' adoption of the Internet for purchasing ..	3
1.1.2 The role of the type of product category in consumers' decision to adopt the Internet for purchasing.....	6
1.1.3 Expected significance of the research	8
1.2 THEORETICAL FRAMEWORK FOR THE STUDY	10
1.2.1 A social-cognitive perspective as approach for the study	11
1.2.2 Diffusion of innovation theory	11
1.3 PROBLEM STATEMENT, OBJECTIVES AND SUB-OBJECTIVES ...	13
1.3.1 Research objectives and sub-objectives formulated for the study.....	13
1.3.1.1 Objective 1.....	13
1.3.1.2 Objective 2.....	14
1.3.1.3 Objective 3.....	14

1.4	DEVELOPMENT OF A CONCEPTUAL FRAMEWORK FOR THE STUDY.....	15
1.5	RESEARCH METHODOLOGY	18
1.5.1	Research style, purpose, and strategy	18
1.5.2	Qualitative data-collection methods.....	19
1.5.3	Data analysis.....	19
1.6	THE UNIT OF ANALYSIS.....	21
1.6.1	Target population.....	21
1.6.2	Purposive sampling	22
1.7	PRESENTATION AND OUTLINE OF THE STUDY.....	22
 CHAPTER 2: ASPECTS FROM A SOCIAL-COGNITIVE APPROACH		24
2.1	INTRODUCTION	24
2.2.	A SOCIAL-COGNITIVE APPROACH AS PERSPECTIVE FOR THE STUDY	24
2.2.1	Assumptions from a social-cognitive perspective	27
2.3	THE COGNITIVE STRUCTURES USED BY CONSUMERS	30
2.3.1	Schemata	30
2.3.1.1	Person-schemata	31
2.3.1.2	Self-schemata.....	31
2.3.1.3	Role-schemata.....	31
2.3.1.4	Event schemata or scripts	31
2.3.2	Perceptions	33
2.3.3	Expectations.....	35

2.4	THE ROLE OF SCRIPTS IN CONSUMERS' PURCHASING OF APPAREL	36
2.4.1	A social-cognitive approach regarding apparel-consumers' decision-making.....	36
2.4.2	Consumer decision-making and script theory.....	37
2.4.3	Apparel-purchasing scripts.....	38
2.4.3.1	Problem identification or awareness.....	40
2.4.3.2	Information search.....	40
2.4.3.3	Selective observation of alternatives.....	41
2.4.3.4	Evaluation and assessment of alternatives.....	42
2.4.3.5	Trial.....	45
2.4.3.6	Buying or rejection of the apparel item.....	46
2.5	CONCLUSION	47
2.5.1	Objective 1.....	47
2.5.2	Objective 2.....	48
	CHAPTER 3: ASPECTS FROM THE DIFFUSION OF INNOVATION THEORY	49
3.1	INTRODUCTION.....	49
3.2	SUITABILITY OF THE DIFFUSION OF INNOVATION THEORY FOR THE PRESENT STUDY	49
3.3	ELEMENTS OF THE DIFFUSION OF INNOVATION THEORY	50
3.3.1	The innovation.....	51
3.3.2	Communication channels.....	52
3.3.3	Time.....	53
3.3.4	A social system.....	53

3.4	THE ADOPTION PROCESS (INNOVATION DECISION-MAKING PROCESS).....	54
3.4.1	Knowledge stage	55
3.4.1.1	Prior conditions	56
3.4.1.2	Characteristics of the decision-making unit	56
3.4.2	Persuasion stage.....	57
3.4.2.1	Perceived characteristics of the innovation	58
3.4.3	Decision stage	64
3.4.3.1	Adoption.....	64
3.4.3.2	Rejection.....	64
3.4.4	Implementation stage	65
3.4.5	Confirmation stage	66
3.5	CONCLUSIONS	66
3.5.1	Objective 3	67
 CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY		69
4.1	INTRODUCTION	69
4.2	RESEARCH DESIGN.....	70
4.2.1	Selection of a qualitative research style for the study.....	70
4.2.1.1	The research purpose of the study.....	71
4.2.1.2	The insider perspective	72
4.2.1.3	The ideographic, contextual research strategy that was followed for the study.....	73
4.2.1.4	An inductive approach.....	74
4.2.1.5	Inter-subjectivity	74

4.3	OBJECTIVITY AND TRUSTWORTHINESS OF THE STUDY	75
4.4	CONCEPTUALISATION AND OPERASIONALIZATION OF THE RESEARCH PROBLEM STATEMENT, OBJECTIVES AND SUB-OBJECTIVES.....	76
4.4.1	Objective 1	77
4.4.2	Objective 2	79
4.2.3	Objective 3	81
4.5	THE UNIT OF ANALYSIS AND SAMPLING	83
4.5.1	Selection of target population	83
4.5.2	Purposive sampling	83
4.5.3	Gaining of access to the unit of analysis	85
4.5.4	The way in which the participants complied with the criteria for inclusion	87
4.6	DATA-COLLECTION METHODS	88
4.6.1	Interviewing	89
4.6.1.1	Unstructured, individual interviewing according to a schedule	89
4.6.1.2	Semi-structured individual interviewing	90
4.6.2	Data-collection procedure.....	91
4.6.2.1	The first interview	91
4.6.2.2	The second interview	94
4.6.2.3	The third interview.....	95
4.6.3	Data processing	96
4.7	DATA ANALYSIS	97
4.7.1	Reduction and classification of data	98
4.7.2	Data-display	100
4.7.3	Drawing of conclusions and verification of data.....	101

4.8	CONCLUSION	102
CHAPTER 5: DATA ANALYSIS AND DISCUSSIONS		103
5.1	INTRODUCTION	103
5.2	ANALYSIS AND DISCUSSION OF THE FINDINGS FOR RESEARCH OBJECTIVE 1 AND SUB-OBJECTIVES 1 TO 4: TO EXPLORE, DESCRIBE AND GET A BETTER UNDERSTANDING OF THE ROLE THAT EXISTING APPAREL PURCHASING SCRIPTS PLAY IN PROFESSIONAL WOMEN'S ADOPTION OF THE INTERNET FOR THE PURCHASE OF APPAREL.....	104
5.2.1	Sub-objective 1: What do professional women's existing apparel- purchasing practices look like and what is the nature of their apparel-purchasing scripts?	104
5.2.1.1	Problem identification	106
5.2.1.2	Selective search for alternatives.....	108
5.2.1.3	Evaluation and assessment of alternatives	113
5.2.1.4	Accepting or rejecting the apparel product	118
5.2.1.5	The nature of professional women's apparel scripts	119
5.2.2	Sub-objective 2: How do professional women experience their existing apparel-purchasing practices?	121
5.2.3	Sub-objective 3: What are the perceptions professional women have of the Internet in general and in particular for the purchase of apparel?	124
5.2.3.1	Perceptions of the Internet in general.....	125
5.2.3.2	Perceptions of the Internet for online apparel purchasing	128

5.2.4	Sub-objective 4: What are the expectations of professional women of apparel purchasing on the Internet?	130
5.2.4.1	Expectations regarding traditional store(s) and apparel as a product category.....	131
5.2.4.2	Expectations regarding the Internet and apparel web sites.....	134
5.3	ANALYSIS AND DISCUSSION OF THE FINDINGS FOR RESEARCH OBJECTIVE 2 AND SUB-OBJECTIVES 5 AND 6: TO EXPLORE, DESCRIBE AND GET A BETTER UNDERSTANDING OF THE ROLE THAT THE DIMENSIONS (PHYSICAL AND PERFORMANCE PROPERTIES) OF APPAREL PRODUCTS PLAY AND HOW THESE ARE EVALUATED IN THE PROFESSIONAL WOMEN'S ADOPTION OF THE INTERNET FOR THE PURCHASE OF APPAREL.....	137
5.3.1	Sub-objective 5: What role does the evaluation of the physical properties of apparel products play in professional women's adoption of the Internet for the purchasing of apparel?	138
5.3.1.1	Physical properties	138
5.3.2	Sub-objective 6: What role does the evaluation of the performance properties (aesthetics and functional aspects) of apparel products play in professional women's adoption of the Internet for the purchase of apparel?.....	142
5.3.2.1	Performance properties	142

5.4	ANALYSIS AND DISCUSSION OF THE FINDINGS FOR RESEARCH OBJECTIVE 3 AND SUB-OBJECTIVES 7 TO 9: TO EXPLORE, DESCRIBE AND GET A BETTER UNDERSTANDING OF THE ROLE THAT THE CHARACTERISTICS OF THE INNOVATION NAMELY PERCEIVED RISKS, RELATIVE ADVANTAGES AND COMPATIBILITY WITH EXISTING APPAREL-PURCHASING PRACTISES PLAY IN PROFESSIONAL WOMEN'S ADOPTION OF THE INTERNET FOR THE PURCHASE OF APPAREL.....	149
5.4.1	Sub-objective 7: What are the perceived risks professional women associate with the adoption of the Internet for the purchase of apparel?	149
5.4.1.1	Financial risks.....	150
5.4.1.2	Functional risks	152
5.4.1.3	Physical risks.....	156
5.4.1.4	Time risks.....	158
5.4.2	Sub-objective 8: What relative advantages do professional women perceive when purchasing apparel via the Internet?	160
5.4.2.1	Saving advantages.....	161
5.4.2.2	Convenience advantages.....	163
5.4.3	Sub-objective 9: How do professional women evaluate the compatibility of the Internet as an apparel-purchasing medium, with regards to their existing apparel practices?.....	165
5.4.3.1	Incompatibility.....	166
5.4.3.2	Future compatibility	167
5.4.3.3	Compatible.....	168
5.4.3.4	Compatibility of types of apparel	170
5.4	CONCLUSION	171

CHAPTER 6: INTERPRETATIONS AND IMPLICATIONS	172
6.2 THE REVISED SCHEMATIC CONCEPTUAL FRAMEWORK FOR THE STUDY.....	173
6.3 INTERPRETATIONS AND IMPLICATIONS OF THE FINDINGS	174
6.3.1 The role that existing scripts play in professional women's adoption of the Internet for online apparel purchasing	175
6.3.1.1 Problem identification	178
6.3.1.2 Selective search for alternatives.....	179
6.3.1.3 Evaluation and assessment of alternatives	181
6.3.1.4 Accepting or rejecting of apparel product	183
6.3.1.5 Implications and recommendations for the industry	184
6.3.2 The role that consumers' perceptions and expectations play in the adoption of the Internet for online apparel purchasing	186
6.3.2.1 Perceptions.....	187
6.3.2.2 Expectations.....	187
6.3.2.3 Implications and recommendations for the industry	188
6.3.3 Exposure phase	189
6.3.3.1 Implications and recommendations for the industry	192
6.3.4 Interaction with the Internet	193
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	195
6.3.4.2 Implications and recommendations for the industry	198
6.3.5 Interaction with the product category: apparel.....	200
6.3.5.1 The role that the dimensions of apparel play in professional women's adoption of the Internet for online apparel purchasing	201
6.3.5.2 Implications and recommendations for the industry	204
6.3.6 Decision-making	204

6.3.6.1	Rejection.....	205
6.3.6.2	Future adoption	205
6.3.6.3	Adoption.....	206
6.3.6.4	Implications and recommendations for the industry	207
6.4	CONCLUSION	208
CHAPTER 7: CONCLUSIONS AND EVALUATION OF THE STUDY		211
7.1	INTRODUCTION.....	211
7.2	SUMMARY OF CONCLUSIONS	211
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	212
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	214
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.....	216
7.3	FUTURE RESEARCH POSSIBILITIES	219
7.4	EVALUATION OF THE RESEARCH.....	220
7.4.1	The qualitative research style selected for the study	220
7.4.1.1	The data-collection methods used in this study.....	221
7.4.1.2	The purposive sampling	223



7.4.1.3	Data analysis.....	224
7.4.2	The objectivity and trustworthiness of the findings	224
7.4.2.1	Objectivity.....	224
7.4.2.2	Trustworthiness	225
7.4.3	Reaching of the objectives and sub-objectives formulated for the study	227
7.4.4	Contribution of the research to existing theory	228
7.4.4.1	Consumer's apparel behaviour and decision-making	228
7.4.4.2	Rogers' diffusion of innovation theory	230
7.4.4.3	The marketing of apparel over the Internet	231
7.5	CONCLUSION	233
	REFERENCES.....	234
	APPENDIX: DATA ANALYSIS	246

LIST OF FIGURES

FIGURE 1:	SCHEMATIC CONCEPTUAL FRAMEWORK.....	17
FIGURE 2:	THE INNOVATION DECISION-MAKING MODEL (ROGERS, 1983:165;1995:163).....	55
FIGURE 3:	EXISTING APPAREL-PURCHASING PRACTICES.....	105
FIGURE 4:	PERCEPTIONS OF THE INTERNET IN GENERAL AND THE INTERNET FOR ONLINE APPAREL PURCHASING	124
FIGURE 5:	EXPECTATIONS OF ONLINE APPAREL PURCHASING	131
FIGURE 6:	THE DIMENSIONS OF APPAREL PRODUCTS	138
FIGURE 7:	PERCEIVED RISKS	151
FIGURE 8:	RELATIVE ADVANTAGES	162
FIGURE 9:	COMPATIBILITY WITH EXISTING APPAREL-PURCHASING PRACTICES.....	166
FIGURE 10:	REVISED SCHEMATIC CONCEPTUAL FRAMEWORK	174



LIST OF TABLES

TABLE 1:	THE CRITERIA FOR INCLUSION FOR THE PURPOSIVE SAMPLING FOR THE STUDY	85
TABLE 2:	DESCRIPTION OF THE FEMALE PARTICIPANTS ACCORDING TO THE CRITERIA FOR INCLUSION (N=8).....	88
TABLE 3:	PARTICIPANTS' USE OF THE INTERNET	127
TABLE 4:	TYPES OF APPAREL PRODUCTS THAT PARTICIPANTS WILL OR WILL NOT PURCHASE OVER THE INTERNET	171
TABLE 5:	SUMMARY OF THE INTERPRETATIONS AND IMPLICATIONS.....	210

CHAPTER 1: THE STUDY IN PERSPECTIVE

1.1 INTRODUCTION AND DELIMITATION

Online retailing in South Africa has doubled from 2000 to 2001. South African consumers' total Internet¹ online expenditure in 2001 was R162-million compared with the R82-million spent in 2000. Online sales currently represents 0,1% of total retail sales in South Africa. This is in sharp contrast to the United States of America (USA) where online sales represents 1% of total retail sales. Despite South Africa's e-tailing² being in an early stage of market penetration and the marketing of products, it is envisaged that online sales will increase between 30 to 60% in 2003 (Goldstuck, 2002).

Various researchers stress the importance of apparel as a product category on the Internet and that online apparel purchases will become an ever increasing part of sales on the Internet (Goldsmith & Goldsmith, 2002; Lee & Johnson, 2002; Park & Stoel, 2002; Yoh & Damhorst, 2000). Goldsmith and Goldsmith (2002:89) are of the opinion that "... buying apparel online represents a new form of consumer behaviour³ in a computer-mediated shopping environment". Seen in the light of the situation in the USA it appears that the purchase of apparel via

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

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

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

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

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

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

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

Peterson (1997:6) is of the opinion that the success of e-tailing is being influenced by the consumer's adoption of the Internet for purchases rather than the underlying characteristics of technology. Citrin, Sprott, Silverman and Stem (2000:294) mention that the consumer's adoption of the Internet as medium for purchase, rather than using it only for communication and information is essential for the Internet's future commercial success. Various researchers to date had focused more on the adoption of the technology, the Internet itself, than on online consumer behaviour or online purchase decision-making (Bobbit & Dabholkar, 2001:424). Maignan and Lukas (1997:346) support this view and state that "Despite the rapid growth of the Internet population, very little is known about consumers' decision-making⁴, perception and uses of this new medium". The lack of information regarding consumers' decision-making processes online resulted in uncertainty amongst retailers and marketers about the most appropriate marketing on the Internet (Maignan & Lukas, 1997).

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

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

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

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

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

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

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

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

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

Goldstuck (2002) mentions that all retailers are sensitive about product categories that are successful online. To date it appears that product categories that can easily be demonstrated presented and showed online and easily being packed offline show the highest success rate. These product categories are books, CD's, DVD's, video's and computer software. Apparel⁵ as product category for online sales has been studied by various researchers, but despite these studies there is little information about the success of apparel as product category for online sales. Information regarding Internet user apparel consumer behaviour and factors that play a role in their decision-making to buy via the Internet does not exist (Goldsmith & Goldsmith, 2002:90).

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

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

Sproles and Burns (1994:xiii) are of the opinion that "Fashion orientated consumer behavior and more specific apparel purchasing decision-making⁶ result from a multitude of behavioral processes and is among the most complex acts of consumer behavior". Engel, Blackwell and Miniard (in Shim & Kotsiopoulos, 1991:17) argue further that apparel is one of a few high involvement product categories, because apparel is perceived as reflecting one's self image, apparel is expensive and, the risks of a wrong decision are high. Furthermore, and, or when the act of purchase or consumption of apparel takes place, it is of high personal importance or relevance to the decision-maker. Midgley, Dowling and Morrison (1989:137) state in their study of informational influence in the apparel decision-making process that apparel purchasing is a complex process. According to Midgley *et al.* (1989:137) the complexity of the apparel purchasing process stems from the inherent social symbolism of apparel and the constant variety and change within this product category, which requires consumers to make relatively frequent and difficult choices. Decisions regarding apparel are therefore unlikely to become routinised or habitual.

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

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

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

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

1.1.3 Expected significance of the research

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

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

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

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

1.2 THEORETICAL FRAMEWORK FOR THE STUDY

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

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

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

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

1.2.1 A social-cognitive perspective as approach for the study

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

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

1.2.2 Diffusion of innovation theory

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

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

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

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

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

1.3 PROBLEM STATEMENT, OBJECTIVES AND SUB-OBJECTIVES

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

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

1.3.1 Research objectives and sub-objectives formulated for the study

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

1.3.1.1 Objective 1

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

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

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

1.3.1.2 Objective 2

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

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

1.3.1.3 Objective 3

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

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

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

1.4 DEVELOPMENT OF A CONCEPTUAL FRAMEWORK FOR THE STUDY

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

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

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

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

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

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

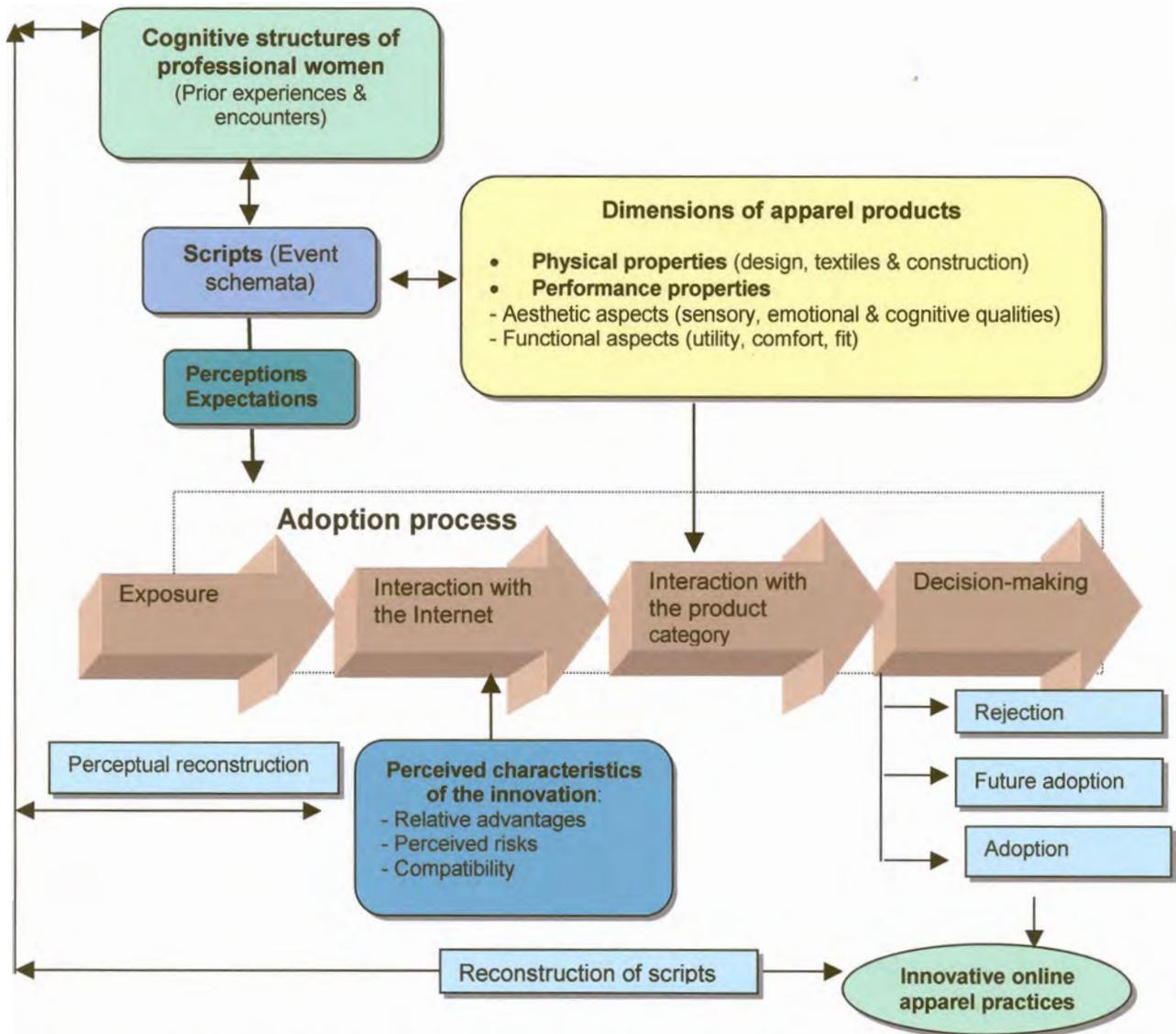


FIGURE 1: SCHEMATIC CONCEPTUAL FRAMEWORK

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

1.5 RESEARCH METHODOLOGY

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

1.5.1 Research style, purpose, and strategy

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

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

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

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

1.5.2 Qualitative data-collection methods

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

1.5.3 Data analysis

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

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

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

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

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

1.6 THE UNIT OF ANALYSIS

1.6.1 Target population

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

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

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

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

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

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

1.6.2 Purposive sampling

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

1.7 PRESENTATION AND OUTLINE OF THE STUDY

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

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

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

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

CHAPTER 2: ASPECTS FROM A SOCIAL-COGNITIVE APPROACH

2.1 INTRODUCTION

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

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

2.2 A SOCIAL-COGNITIVE APPROACH AS PERSPECTIVE FOR THE STUDY

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

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

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

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

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

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

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

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

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

2.2.1 Assumptions from a social-cognitive perspective

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

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

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

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

- The third assumption is founded on the fact that cognitive structures assist individuals to understand their surroundings and to construct a social reality. The processes whereby individuals perceive, interpret, analyse, remember, and use information about their social world refer to an encompassing

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

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

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

2.3 THE COGNITIVE STRUCTURES USED BY CONSUMERS

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

2.3.1 Schemata

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

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

2.3.1.1 Person-schemata

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

2.3.1.2 Self-schemata

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

2.3.1.3 Role-schemata

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

2.3.1.4 Event schemata or scripts

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

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

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

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

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

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

2.3.2 Perceptions

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

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

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

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

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

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

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

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

2.3.3 Expectations

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

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

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

2.4 THE ROLE OF SCRIPTS IN CONSUMERS' PURCHASING OF APPAREL

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

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

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

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

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

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

2.4.2 Consumer decision-making and script theory

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

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

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

2.4.3 Apparel-purchasing scripts

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

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

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

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

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

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

2.4.3.1 Problem identification or awareness

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

2.4.3.2 Information search

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

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

2.4.3.3 Selective observation of alternatives

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

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

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

2.4.3.4 Evaluation and assessment of alternatives

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

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

The physical properties relate to the item's tangible form and composition. Physical properties include aspects such as the design, fabric, finishes⁷, and construction⁸ (Brown & Rice, 1998:38).

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

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

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

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

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

The functional features of apparel also relate to the performance dimension of apparel and comprise suitability qualities such as usability⁹ of the garment (versatility, matching, appropriateness and utility), fit¹⁰, comfort¹¹, instructions for care¹², and durability¹³ of the item. The functional features of apparel do not necessarily have anything to do with the appearance of the product (Brown & Rice, 1998:38-39; Eckman *et al.*, 1990:17). The functional properties of the product pertain to how it conforms to the consumer's body (Kadolph, 1998:33-35). Consumers tend to develop expectations for a product based on a holistic perspective that includes various aspects, such as cost, comfort, durability, and end use. Consumers develop their expectations based on previous experience with similar products, information obtained from family and friends, fabric type, brand names and colour of the item (Kadolph, 1998:33).

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

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

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

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

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

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

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

2.4.3.5 Trial

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

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

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

2.4.3.6 Buying or rejection of the apparel item

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

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

2.5 CONCLUSION

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

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

2.5.1 Objective 1

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

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

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

2.5.2 Objective 2

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

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

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

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

CHAPTER 3: ASPECTS FROM THE DIFFUSION OF INNOVATION THEORY

3.1 INTRODUCTION

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

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

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

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

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

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

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

3.3 ELEMENTS OF THE DIFFUSION OF INNOVATION THEORY

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

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

3.3.1 The innovation

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

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

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

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

3.3.2 Communication channels

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

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

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

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

3.3.3 Time

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

3.3.4 A social system

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

3.4 THE ADOPTION PROCESS (INNOVATION DECISION-MAKING PROCESS)

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

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

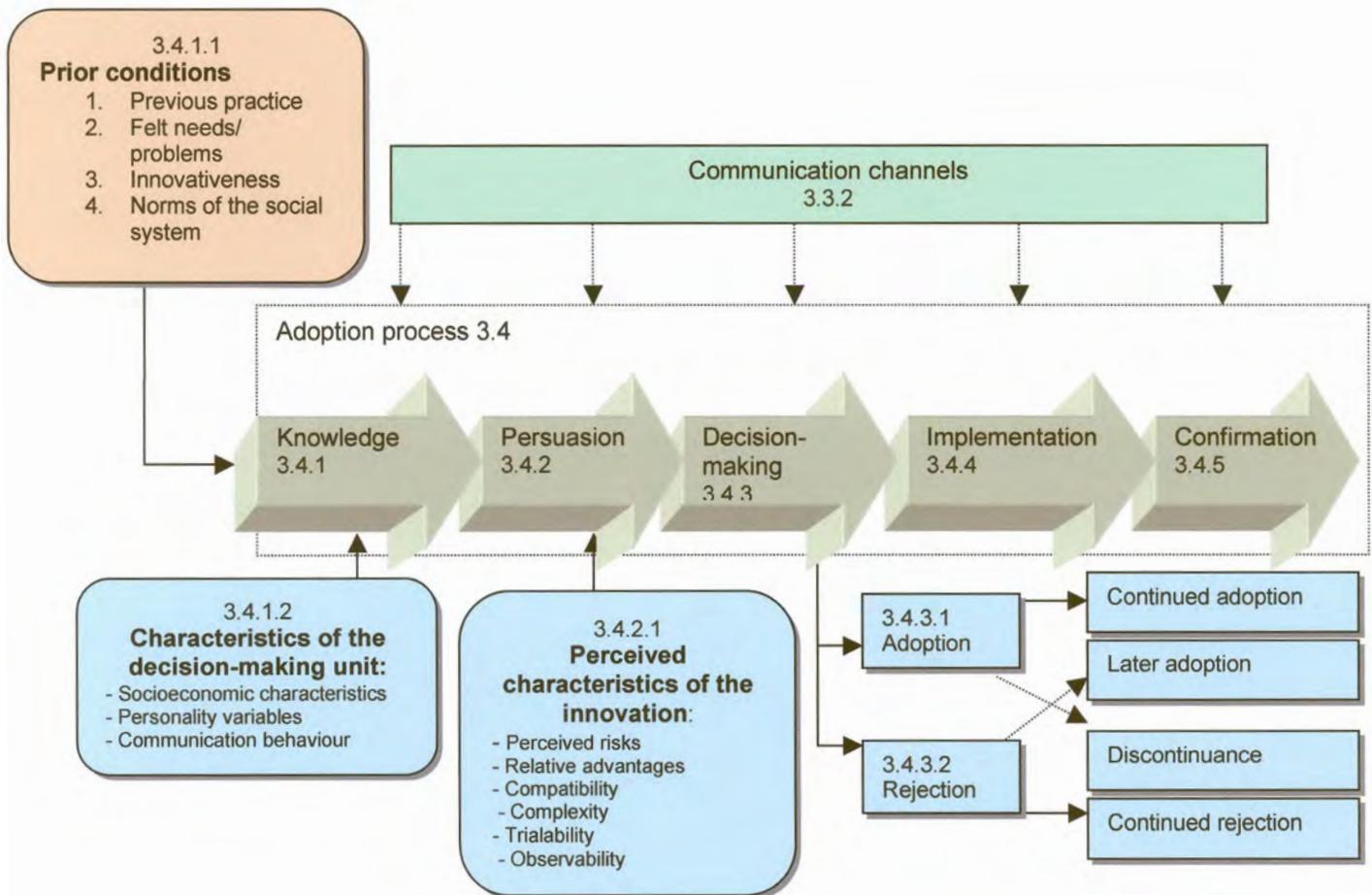


FIGURE 2: THE INNOVATION DECISION-MAKING MODEL (ROGERS, 1983:165; 1995:163)

3.4.1 Knowledge stage

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

3.4.1.1 Prior conditions

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

3.4.1.2 Characteristics of the decision-making unit

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

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

3.4.2 Persuasion stage

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

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

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

3.4.2.1 Perceived characteristics of the innovation

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

➤ Perceived risks

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

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

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

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

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

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

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

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

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

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

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

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

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

➤ **Relative advantages**

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

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

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

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

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

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

➤ **Compatibility**

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

3.4.3 Decision stage

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

3.4.3.1 Adoption

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

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

3.4.3.2 Rejection

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

3.4.4 Implementation stage

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

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

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

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

3.4.5 Confirmation stage

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

3.5 CONCLUSIONS

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

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

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

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

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

3.5.1 Objective 3

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

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

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

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

CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY

4.1 INTRODUCTION

The following chapter contains an exposition of the research design and research methodology used for the present study. The choice of research style, strategy, and data-collection methods and procedures are accounted for in this chapter by taking the various theoretical frameworks, namely a social-cognitive approach as an umbrella perspective for this study and Rogers' (1983, 1995) diffusion of innovation theory, into account. The most important objectivity and trustworthiness considerations are also accounted for in this chapter. This chapter ends with the manner of data analysis.

The research question addresses a real problem in World 1 (W1). World 1 is the world of everyday life in which we live and concerns lay knowledge. World 1 includes the knowledge people have acquired through experience and learned through tradition about their everyday world. World 2 (W2) are the world of science where scientists use phenomena of W1 as objects of research. Scientists attempt to inquire in a systematic and methodological manner about these phenomena in order to examine them and make truthful (epistemic) judgements about them (Babbie & Mouton, 2001:10-11). The researcher is part of both W1 and W2 and disposes of both types of knowledge and uses both in practising scientific research. World 3 (W3) are the world of meta-science and the development of academic disciplines stems from it. These disciplines take W2 (world of science) as the object of investigation and reflect there upon (Mouton, 1996:8-9). In other words all empirical, scientific inquiry begins with a movement from W1 to W2 (Mouton, 1996:64). The researcher thinks and reflects thus upon W1 and W2.

According to Babbie and Mouton (2001:75) new or primary data can be collected to solve a question formulated from W1 in W2. This places the study in an empirical domain.

4.2 RESEARCH DESIGN

The research design refers to the plan according to which the present study was executed. It refers to all the planning involved regarding the study as well as all the decisions that the researcher had to make in order to answer the research question as effectively and efficiently as possible. The researcher's decisions and actions as well as the research question thus determine to a certain extent the type of design that will be followed for the study (de Vos & Fouché, 1998:77-80).

4.2.1 Selection of a qualitative research style for the study

From the research question it seems that the cognitive structures used by professional women to make sense of W1 (adoption of the Internet for the purchase of apparel) forms an integral part of their everyday life. All their decisions and actions are based within these cognitive structures and ultimately direct their purchasing behaviour. According to Miles and Huberman (1994:10) qualitative data is well suited for locating the meaning individuals place on events (apparel purchasing), processes (perception forming and adoption process), and structures (scripts) and connecting these meanings with the social world around them. Taking the research-problem statement, objectives and sub-objectives formulated for the present study into account a qualitative research style was selected as the most suitable research style to explore and describe the role of identified factors in professional women's adoption of the Internet for purchasing of apparel.

According to Schurink (1998:240) a qualitative research style is not exclusive to one discipline and is especially used by researchers who need to examine the quality of human behaviour and making sense of and interpreting the meanings individuals attach to their experiences. A qualitative research style can be made more responsive to the needs of the participants and to the nature of the subject matter (Walker, 1985:3). The following requirements as stated by Babbie and Mouton (2001:270) were taken into account for the selection of the qualitative research style for the present study:

- The research purpose of the study
- The insider perspective
- The ideographic, contextual research strategy that was followed for the study
- An inductive approach
- Inter-subjectivity

A discussion of each of above aspects follows.

4.2.1.1 The research purpose of the study

The primary aim of this research was exploratory-descriptive. The research purpose of the study was to explore and describe human behaviour rather than the explanation and replication thereof (Babbie & Mouton, 2001:270). According to Mouton (1996:101) the research purpose refers to a broad indication of what the researcher wishes to achieve with the present research. The objective of this study was the exploration and collection of insight and understanding regarding the specific phenomenon as well as describing the domain phenomenon.

According to Babbie and Mouton (2001:80) exploratory studies can be undertaken for various reasons. Firstly, exploratory studies are undertaken because the field to be studied is relatively new. From the existing literature apparel-consumer behaviour in terms of the adoption of the Internet for the

purchasing of apparel in South Africa has not yet been sufficiently examined. This field can therefore be viewed as being relatively unknown. Secondly, exploratory studies can be undertaken to define the central concepts and constructs in order to get a better understanding of the phenomenon.

Descriptive studies on the other hand contribute by providing reliable descriptions of a phenomenon by describing the actions of the participants and attempting to understand those actions and behaviour in terms of the context and/or situations. Thus instead of focusing on quantifying these patterns the emphasis is on thick descriptions (Babbie & Mouton, 2001:272).

4.2.1.2 The insider perspective

By following a qualitative research style, the researcher is able to develop an insider perspective of analysing everyday life of the respondents (Babbie & Mouton, 2001:270). Furthermore it provides the researcher with the opportunity to reconstruct, describe, and understand the unit of analysis's experience over time (Babbie & Mouton, 2001:271). A qualitative research style makes it possible to elicit the unit of analysis's accounts of meaning, experience, and ideas regarding their decision to adopt or reject the Internet for the purchase of apparel (Schurink, 1998:243).

The qualitative view is that human behaviour is the result of their interpretation of their world. For the researcher to get a better understanding of how professional women view and experience (the insider view) the adoption process of the Internet it was necessary to explore the phenomena from the consumer's point of view, and thus by using a qualitative research style for the inquiry.

4.2.1.3 The ideographic, contextual research strategy that was followed for the study

For this study, an ideographic, contextual research strategy was followed. This strategy emphasizes that a phenomenon should be understood in terms of the specific context in which it took place, rather than the generalisation of the data (Babbie & Mouton, 2001:273). The objective of the present study was to explore and describe a specific decision-making situation, namely the adoption of the Internet for purchasing apparel rather than to obtain representative or replicable information. The emphasis of the present study is therefore on the understanding of the meanings, processes and intentions that underlie the behaviour of the unit of analysis in the specific context in which it happens rather than generalising the findings (Babbie & Mouton, 2001:272).

The ideographic, contextual research strategy involves smaller sampling. A smaller sampling strategy gives the researcher the opportunity to focus in an in-depth way on the professional women's decision-making situation and world in order to determine first order constructs. Furthermore it enables the researcher to generate rich descriptions from the participants' perspective by making use of their own words (Mouton, 1996:133).

The present study can be viewed as a cross-sectional synchronic study. The inherent disadvantage of a cross-sectional synchronic study is that it only reflects professional women's behaviour during a specific period and does not represent what their behaviour might be over an extended period of time (Babbie & Mouton, 2001:92).

4.2.1.4 An inductive approach

An ideographic, contextual research strategy, which was followed for this study, also involved an inductive approach. This implies that instead of using existing theory and hypothesis as a point of departure, the researcher attempts to present and develop new syntheses and interpretations of the data (Babbie & Mouton, 2001:273). Miles and Huberman (1994:23) hold that no research study can claim inductive purity, due to the fact that all research begins to a certain extent with existing knowledge and previous research.

In the present study, both an inductive and deductive approach was used. The formulations of the problem statement, objectives, and sub-objectives as well as the selection of suitable theoretical perspective or framework were planned, using a deductive approach. A deductive approach means that existing theory is used to plan and define the study (Mouton, 1996:76-77). An inductive approach was followed during the analysis of the data and the subsequent discussions. Professional women's responses regarding the adoption of the Internet for the purchase of apparel were thus used to develop and build new interpretations and theory inductively. The focus of the study was on rich descriptions of the events and experiences of the participants rather than to approach the participants with deductive derived research hypotheses (Babbie & Mouton, 2001:273).

4.2.1.5 Inter-subjectivity

The primary objective of the qualitative research style is to control the various sources of error that might affect the generation of truthful and reliable results. According to Babbie and Mouton (2001:273) the generation of truthful and reliable results is understood in two different ways. Firstly, the researcher must be viewed as central to the research process.

The researcher is responsible for the collection of primary data (through individual interviews) as well as secondary data (through observations and field notes) and serves as the primary research instrument (Schurink, 1998:258). The researcher attempted throughout the study not to make biased descriptions and interpretations. Secondly, a relationship of trust between researcher and the participants is of utmost importance. This pertains to how the researcher gained access to the participants, the establishing of rapport and the establishing of a relationship of trust with the participants. Objectivity regarding the qualitative approach refers thus more to the generation of trustworthy inter-subjectivity than to the control over all the external variables (Babbie & Mouton, 2001:273).

4.3 OBJECTIVITY AND TRUSTWORTHINESS OF THE STUDY

Neuman (2000:125) holds that the opportunity for prejudice, dishonesty, and unethical research will always exist. Agar in Poggenpoel (1998:348) is of the opinion that there is a need for a different language regarding objective qualitative research. This language must be able to replace the concepts of validity and reliability of quantitative research. Objectivity is an important aspect that should be looked at in qualitative research. The aim of this approach is to allow outsiders from the scientific community to make rational judgements about the research study. For a study to comply with the ideal of objectivity the researcher has to prove that the necessary procedures and methods that were used hold inherent aspects of objectivity. This is achieved by making use of objective procedures and methods so that increased quality results can be obtained (Babbie & Mouton, 2001:10-11).

According to Babbie and Mouton (2001:276) the central considerations regarding objectivity in the qualitative research process is trustworthiness. Trustworthiness refers to whether the instrument used for measuring can provide the same observations or results with different units of analysis under different

circumstances (Neuman, 2000:125-126). Although it is not possible to control all the factors that can affect the objectivity and trustworthiness of the present study, it is of utmost importance to marginalize these factors where possible (Trollip, 1991b:102).

The approaches regarding the concept of objectivity and trustworthiness in terms of this study that were followed were credibility, transferability, dependability, and confirmability. Strategies that were followed by the researcher to control and eliminate factors that could reduce the objectivity and trustworthiness of this study were member checks, triangulation, thick description, purposive sampling, prolonged engagement and recording of raw data. The notion of objectivity and trustworthiness in terms of this study will be discussed wherever the researcher applied it in order to enhance the objectivity and trustworthiness of this study.

4.4 CONCEPTUALISATION AND OPERASIONALIZATION OF THE RESEARCH PROBLEM STATEMENT, OBJECTIVES AND SUB-OBJECTIVES

Conceptualisation is the refinement and specification of abstract concepts used in a study (Babbie & Mouton, 2001:128). The central concepts contained in the research-problem statement, objectives, sub-objectives, and schematic conceptual framework were conceptualised by using theoretical definitions. The central concepts as well as other relevant concepts that contribute to a better understanding and clarity of the problem to be studied is defined in **CHAPTERS 1, 2 and 3** and incorporated with relevant theory.

Operationalisation is according to Babbie and Mouton (2001:128) the development of specific research procedures that will result in empirical observations representing the defined concepts in World 1.

The operationalisation of the sub-objectives enabled the researcher to examine the phenomenon and establish the role between the concepts contained in the research-problem statement, objectives and sub-objectives (Mouton, 1996:66).

According to Mouton (1996:66) the best way to operationalise is to list the operations or rules according to which the World 1 phenomenon will be determined. It enables the researcher to be attentive of these aspects during the collection of the data. Operationalisation is in other words the manner in which the research question is connected with the real occurrences of the phenomenon. In this study the research question pertains to the role identified factors (consumers' scripts, indicators/dimensions of apparel products and the characteristics of the innovation) play in South African professional women's adoption of the Internet for online apparel purchasing.

The objectives and sub-objectives formulated for the present study are subsequently operationalised:

4.4.1 Objective 1

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

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

Scripts contain knowledge on how apparel should be purchased (Shoemaker, 1996:43). Scripts are almost like production rules (Anderson in Shoemaker, 1996:43). It also contains complex, sequenced steps, actions as well as typical

procedures on how to purchase apparel. Consumers' scripts manifest in their prior or existing apparel purchasing practices and in the typical steps, actions and procedures that they follow or use when they purchase apparel or make a decision.

- **Sub-objective 2:** How do professional women experience their existing apparel purchasing practices?

Experience refers to the knowledge an individual has acquired through practical participation in certain activities and events. It also pertains to specific events that an individual has live through (Gouws *et al.*, 1984: 207). The way that consumers experience their apparel purchasing practices would relate to the typical activities they engaged in when purchasing apparel and how they think, feel and talk about them. Consumers' experiences in terms of apparel purchasing manifest itself in their references regarding how they think, feel and talk about their existing apparel purchasing practices.

- **Sub-objective 3:** What are the perceptions of professional women of the Internet in general and in particular for online apparel purchasing?

Consumers' perception result from the information (stimuli) they receive from the environment and their interpretation thereof. To form perceptions, the consumer first becomes aware of the Internet via information from the environment, such as recommendations by friends or advertisements, or their own experience of it. To make sense of the information, it is processed in the brain and stored in the memory. This process of making sense from the information takes place against the background of consumer socialisation. Consumers' perceptions of the Internet as a medium for purchasing apparel manifest itself in the information they receive and their interpretation thereof. Consumers' perceptions of the Internet as a medium for the purchasing of apparel were formed from what they read, hear and experience.

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

Baron and Byrne (1998:119) hold that when people have a specific expectation how they will react in a new situation or with a new stimulus, the expectation will direct their perceptions and feelings. Expectations are the result of consumers' scripts. Consumers' use their knowledge and previous experience with the Internet and apparel purchasing to form expectations.

Consumers' expectations will manifest in all elements and aspects that consumers would expect in a traditional store and which they translate to the Internet. Consumers' expectations are expressed as various products, the presentation of apparel, the information they obtain and the type of products in comparison to traditional shops. It is also expressed in terms of the functions and elements they expect from the Internet or the web page, such as safety and security of their credit cards, privacy of personal information, interactive functions (audio-visual presentations), a larger variety and the possibility to compare products and prices.

4.4.2 Objective 2

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

- **Sub-objective 5:** What role does the evaluation of the physical properties of apparel products play in professional women's adoption of the Internet for the purchase of apparel?

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

Apparel consists of physical and performance properties (aesthetic and functional aspects) (Brown & Rice, 1998:38). Consumers' use of the dimensions of apparel in the evaluation and assessment of apparel products manifests itself in the physical and performance (aesthetic and functional aspects) properties of apparel products. Consumers' use of the dimensions of apparel when evaluating apparel products over the Internet are related to:

- The physical properties such as the design and construction of the apparel product as well as the textiles.
- The performance properties - the way in which it satisfies their needs. This refers more to the aesthetic and functional aspects of the apparel.
- The aesthetic aspects of apparel refer to the attractiveness of it. This can be subdivided into formal, emotional and cognitive qualities. Formal aspects refer to the design principles used in apparel, for example line, colour, texture, balance, form and proportion. These formal aspects can be perceived sensory. Emotional qualities refer more to the satisfaction of consumer's social needs, for example to impress others. Cognitive qualities refer to consumer's social cognitive needs, such as creating their own realities (Brown & Rice, 1998:38-39).
- Functional aspects refer to fit, comfort, care instructions, durability and end-use of the apparel (Brown & Rice, 1998:38-39). This refers for instance to how the product conforms to the consumer's body (Kadolph, 1998:545).

4.2.3 Objective 3

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

- **Sub-objective 7:** What are the perceived risks professional women associate with the adoption of the Internet for the purchase of apparel?

The uncertainty consumers experience when they are not able to predict the outcomes of their purchasing decisions is viewed as their perception of risks. The perceived risks are not necessarily connected to reality but rather the consumer's personal experience of the uncertainty. The uncertainty consumers experience relates to their use of credit cards, their inability to evaluate the apparel or the delayed reception of the product. Perceived risk can be categorized into five types, namely: functional risk, physical risk, financial risk, social risk, psychological risk, and time risk (Schiffman & Kanuk, 2000:153; Sproles & Burns, 1994:202).

Consumers' perception of the risks involved in the adoption of the Internet is apparent in aspects such as the functional, physical, financial, socio-psychological and time constraints they experience.

- **Sub-objective 8:** What relative advantages do professional women perceive in terms of the Internet for online apparel purchasing?

Relative advantage is the degree to which customers perceive an innovation as superior to existing alternatives or substitutes (Schiffman & Kanuk, 2000:414; Sproles & Burns, 1994:71). According to Whiteley (2000:155) the acceptance of

the Internet depends on the consumer's perception of the benefits attached to the innovation.

Consumers' perception of the relative advantages involved in the adoption of the Internet for online apparel purchasing manifests itself in their identification of positive aspects that they compare with and perceive as better than their existing apparel purchasing practices. Consumers' perception of the relative advantages involved in the adoption of the Internet is apparent when they refer to positive aspects about it in comparison to existing aspects. It relates to aspects that are better such as costs, time saving and performance.

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

The compatibility of the innovation with the potential consumer's values, needs and previous practices is one of the characteristics of the innovation that determines the speed of diffusion (Hawkins *et al.*, 2001:251; Sproles & Burns, 1994:72). The implication is that when purchases are not compatible with the female consumer's expectations, perceptions or scripts, the innovation will diffuse slowly or not at all amongst a specific segment. A more compatible innovation can lead to a reduction in uncertainty (Rogers, 1995:224).

Consumers' perception of the compatibility manifests itself in the comparisons the consumers make between online purchases and present purchases of apparel. Consumers' perception of the compatibility of the Internet with their current apparel purchasing practices will emerge from references made regarding differences, similarities, and possible solutions in terms of the Internet and current apparel purchasing practices.

4.5 THE UNIT OF ANALYSIS AND SAMPLING

4.5.1 Selection of target population

Professional women were selected as unit of analysis for this study. Professional women are viewed as persons pursuing certain professions as means of earning income. Callahan (1988:31) defines a profession as follows: "A profession delivers esoteric services – advice or action or both – to individuals, organizations or government; to whole classes or groups of people or to the public at large." To render a professional service to society, extensive academic training that includes an intellectual component is required. The selection of the target population and the purposive sampling for this study is justified below.

4.5.2 Purposive sampling

According to Babbie and Mouton (2001:288), sampling in the qualitative paradigm is often purposeful. Therefore purposive sampling was selected for this study (Babbie & Mouton, 2001:166). Purposive sampling increases the scope of the specific information collected because participants can be selected purposefully on the grounds of predetermined characteristics. Transferability is enhanced through purposeful sampling (Babbie & Mouton, 2001:277). According to Babbie and Mouton (2001:277) transferability refers to the extent to which the findings can be applied in other contexts or with other respondents. Purposive sampling and rich/thick descriptions are used in this study to enhance the transferability of the study.

Babbie and Mouton (2001:287) recommend a sampling framework of between five-25 participants for qualitative research studies conducted in South Africa. The number of participants is dependent on the scope of the study as well as the number of times the data collection will be repeated.

For an ideographic, contextual research strategy as followed in the present study a smaller sampling framework is recommended in order to conduct an in-depth inquiry. The researcher decided to include a sampling framework of between five to eight participants, because the scope of the study was to understand and describe the phenomenon rather than to find representative data, the data-collection methods were repeated three times on separate occasions with each participant, and the ideographic, contextual strategy required a smaller sample framework. There was decided that eight participants would suffice for this study.

According to Schurink (1998:262) one way of increasing the trustworthiness of a study is by stopping the collection of data the moment the data reaches theoretical saturation. In practice this means that when the researcher starts to get the same information over and over from the participants and no new information is generated, then theoretical saturation is reached (Morse in Schurink, 1998:262). Furthermore, this means that new participants should be recruited when new information still keeps emerging from the interviews. New participants should then be recruited until no more new information emerges.

During the data-collection phase the researcher was sensitive and attentive to data reaching theoretical saturation. After three interviews with the identified eight participants the same type of answers and patterns began to emerge. The researcher and the study leaders agreed that data saturation was reached and therefore there was no need to recruit further participants.

An criterion for inclusion that directed the purposive sampling was developed from the theory and used to motivate the selection of the participants for this study. This also enhanced the transferability of the study. In order for the identified participants to qualify for the present study they had to comply with the following criteria:

TABLE 1: THE CRITERIA FOR INCLUSION FOR THE PURPOSIVE SAMPLING

Criteria	Motivation for the criteria
Participants had to be female	Female Internet users are currently the consumer group with the fastest growth rate in South Africa (www.southafrica.co.za/survey/).
Participants had to be between the ages of 25 and 35 years	According to ASOM (1999:19-20) the average age of Internet users in South Africa is 35 years. Innovators are generally younger (Schiffman & Kanuk, 2000:426-427).
Participants had to practice fulltime or part-time professional careers	Professional women's apparel purchasing patterns differ from that of non-working women. Their involvement with time-saving behaviour as well as their evaluation of suitable work clothes also differs from non-working women (Shim & Drake, 1988:7-9).
Participants had to have at least 3 years tertiary education	Innovators are characterised by their high levels of academic training in comparison to their peers (Schiffman & Kanuk, 2000:426-427). Trained people are more apt to accept or try innovations.
Participants had to have access to the Internet and use the Internet on a regular base for e-mailing, information searching, entertainment or banking.	Participants need to be familiar with the Internet before they would be able to answer questions and talk meaningfully about the Internet. According to Mostert (2002), the regular use of the Internet could lead to purchases amongst South African consumers. Citrin <i>et al.</i> (2000:297) also determined that consumers using the Internet for communication, entertainment and/or education have a greater tendency to adopt it for purchasing.

4.5.3 Gaining of access to the unit of analysis

According to Hammersley and Atkinson (1995:54), the gaining of access to suitable participants is often a practical issue and researchers have to rely on their own resources and strategies to get access. In some cases, the gaining of access to suitable participants can be a sensitive issue (Schurink, 1998:258).

This is especially true when informants are not convinced of the researcher's intentions about the aims and scope of the research. Therefore it is imperative that ethical standards and procedures are adhered to when achieving access to

participants. A negotiating process precedes the access to the participants. The way in which the researcher gained access to the unit of analysis in the present study is discussed below.

Informants were used in the present study to gain access to suitable participants. The researcher approached three informants that were identified by the researcher as professional women. The researcher knew the informants. The informants were informed about the type of study, the way in which the research would be conducted as well as the objective of the study. They were asked to identify three to four suitable participants that would be willing to participate in the study, comply with the criteria of inclusion for the sampling framework and who were unknown to the researcher. The informants identified twelve candidates, from whom the researcher selected eight to participate in the study.

A prerequisite was that the researcher and participants did not know each other in order to reduce researcher effects, such as prejudice and subjectivity. Researcher effects refer to the characteristics of the researcher (such as gender, race, age, socio-economic status and education level) and orientation (attitudes, values, opinions, preference and expectations) that could possibly influence his/her judgement (Mouton & Marais, 1991:82-83). Because the researcher forms such an integral part of qualitative research, it is of utmost importance that he/she is free of any prejudice in terms of the research process. Schurink (1998:258) suggests that the researcher prepares himself or herself emotionally for the interview. This proceeds from the assumption that the researcher goes into the interview with an open mind, without reservations and with the required objectivity. Because the researcher knew none of the participants, it contributed to objectivity towards them.

The researcher contacted each participant personally. Participants were informed about the theme and aim of the research as well as what their participation would involve namely three interviews of between 40 to 60 minutes

each. After the introduction, the participant's permission was asked and the first interview was arranged with each participant. A suitable date, time and place in accordance with each participant's schedule were arranged. The next interviews were arranged at the end of previous interviews.

The type of compensation that the participants would receive wasn't initially discussed with them. Participants were only compensated after the last interview. Each participant received a gift to the value of R60 as compensation for their participation, time and willingness to share their experiences with the researcher.

4.5.4 The way in which the participants complied with the criteria for inclusion

From the knowledge-base and relevant literature, certain aspects were identified that directed the selection of the purposeful sampling framework. Criteria for inclusion were set with which participants had to comply (Babbie & Mouton, 2001:288). Purposive sampling (Babbie & Mouton, 2001:167) was employed, choosing volunteers that complied with the criteria for inclusion.

All eight participants were female, between the ages of 25 and 35 years and with at least three years of tertiary education. They were all practising their respective careers at the time of the study. They all had access to the Internet at work, at home or both. Three of the eight participants preferred to gain access to the Internet at home because of time pressure at work. The participants used the Internet for information searches, e-mail and electronic banking facilities. In some cases the participants used the Internet for the purchasing of books and/or groceries. The participants were thus familiar with the Internet.

A description of the way in which the identified female participants complied with the criteria for inclusion, is given in Table 2.

TABLE 2: DESCRIPTION OF THE FEMALE PARTICIPANTS ACCORDING TO THE CRITERIA FOR INCLUSION (N=8)

Participant	Age	Career	Internet use and purchases
a	29	Medical doctor	e-mail and books
b	31	Medical doctor	sunglasses and books
c	25	Lawyer	e-mail and information searches
d	25	Engineer	e-mail and information searches
e	35	Accountant	e-mail, books, CD's, groceries
f	28	Accountant	e-mail, books, CD's, groceries
g	28	Civil engineer	e-mail, registration of studies, information searches
h	27	Accountant	e-mail and information searches

4.6 DATA-COLLECTION METHODS

The objective of the study (exploratory-descriptive), the nature of the research problem statement, and the resources available determines to a certain extent the data-collection methods to be used in a study (Morse in Schurink, 1998:253). Sellitz in Mouton and Marais (1991:43) emphasizes three methods of data collection applicable to exploratory research studies, such as the present study, namely (1) an overview of existing and relevant literature (**CHAPTER 2 and 3**), (2) the interviewing of persons with practical experience of the problem (interviewing of professional women) and (3) the analysis of insight-stimulating examples. From the objective of the study (exploratory-descriptive) qualitative data-collection methods, such as conducting interviews were selected as being the most suitable for the study to explore, describe and understand the phenomenon.

4.6.1 Interviewing

According to Miles and Huberman (1994) interviewing forms an integral part of a qualitative research style. Interviewing involves the face-to-face interaction between participant and researcher, with the main objective to get insight into the everyday world of participants, expressed in their own words (Schurink, 1998:299). For the researcher to understand the everyday world (W1) of the participant, the researcher needs to immerse him/herself in the participant's symbols, terminology, and constructs. This implies that data should be collected in the participant's own words and from his/her frame of reference (Schurink, 1998:260-261)

Individual interviews were used as the primary data-collection method for the present study. Unstructured interviewing is typically used in exploratory-descriptive studies (Schurink, 1998:299). The types of interviews used in the present study were unstructured, individual interviewing according to a schedule and semi-structured individual interviewing.

4.6.1.1 Unstructured, individual interviewing according to a schedule

Unstructured, individual interviewing according to a schedule takes place in a conversation format. The interviewer determines the direction of the discussion by using a general plan or schedule (Trollip, 1991b:75). The schedule provides only a guideline for the researcher and contains themes and open questions relevant to the research. Because questions are not asked in a specific order, an interview schedule ensures that all the relevant themes are covered during the interview (Schurink, 1998:299). It also helps to get the conversation going (Trollip, 1991b:76).

The interview schedule as used was designed according to the objectives, the social-cognitive perspective and the diffusion of innovation theory of Rogers (1983; 1995). Unstructured, individual interviewing according to a schedule was used in the first and second interviews held with the participants.

The advantages of unstructured interviewing according to a schedule are that data is collected in a systematic manner while important and rich data are still collected. Unstructured interviewing provides the interviewer with the flexibility to immediately follow up themes mentioned by the participants (Trollip, 1991b:75). The interviewer can suit herself to the situation and thus modify questions she can ask, or participants to clarify answers as required (Loudon & Della Bitta, 1993:617).

Unstructured interviewing can be demanding on the researcher, which could be one of the main disadvantages of the technique. The interviewer's abilities and training in conducting interviews are at stake (Schurink, 1998:300).

4.6.1.2 Semi-structured individual interviewing

In general, semi-structured individual interviewing contains pre-formulated questions, which were asked in a similar sequence to all the participants. This type of interviewing was followed during the last or third interviews with the participants.

The advantage of this type of interview is that data are collected systematically. This was especially helpful in the comparison of data between the participants. The disadvantage of this type of interviewing is that relative little information regarding the participants' everyday world (in-depth experience) can be collected (Schurink, 1998:299).

4.6.2 Data-collection procedure

Schuman (in Seidman 1998:11) proposes a three-phase in-depth, phenomenological interview approach. The main focus of this approach is the exploration of a phenomenon by conducting in-depth interviews with each participant on at least three occasions. According to Schuman (in Seidman, 1998:11-12) this enables the researcher to contextualise the participant's experiences. It also enables the participant to construct the detail of his/her experience and to reflect on the meaning of the experience. Although in-depth interviews were not conducted in the present research, Schuman's (in Seidman, 1998:11-12) structure of the three interviews was adapted for this study. Three interviews were conducted with each of the eight participants.

4.6.2.1 The first interview

The first interviews were conducted at the beginning of October 2002 and lasted between 40 and 90 minutes. The first interviews were arranged telephonically with each participant.

According to Babbie and Mouton (2001:292) interviews should be held in a relaxed atmosphere. In order to reduce the influence of possible context effects the researcher should be sensitive regarding the time during which and place where the interview will be conducted. Context effects refer to all the factors influencing the objectivity of the data in terms of the environment or time of the interview (Mouton & Marais, 1991:91). The researcher was especially sensitive regarding these factors because professional women are pressed for time and have hectic work schedules. To minimize the effect of the context, the participants were allowed to suggest a suitable venue and time for the interviews. The participants preferred the first interview to be held in their offices or place of work.

The quality of the data collected is directly related to the relationship established between the researcher and the participants. This sound relationship determined the willingness of the participants to share their experiences or range of perceptions (Schurink, 1998:262). Establishing a relationship of trust is important to reduce subject effects and to enhance the objectivity of the research. Participant or subject effects refer to the characteristics of the participants that could possibly influence the objectivity and trustworthiness of the study. These refer to the characteristics (gender, race, age, socio-economic status and education level) and orientation (attitudes, values, opinions, preferences, expectations and predispositions towards the topic) of the participant (Mouton & Marais, 1991:82-83).

During the first interview, rapport was established by informing the participants of the aim of the research, what was expected of them, the duration and scope of the interviews as well as to the extent that the information provided by them would be kept confidential. Participants were assured that the information received from them would be used in such a way that their anonymity would be respected. They were also assured that there are no right or wrong answers. The fact that the researcher is also a professional woman, allowed the participants to relate to her and fostered trust.

The participants were encouraged to talk freely. Although the discussions sometimes went off track, allowance was made for the ease of the conversation and the schedule ensured that all the themes were covered. Because the researcher could not keep notes of all the aspects and opinions, which came up during the interview, the interview was tape-recorded to preserve the original data. Field notes were made after each interview to supplement the interview. It was checked with the participants whether they found the tape-recorder intrusive, but this was not the case. All three the interviews were tape-recorded and supplemented by field notes.

The first interview was an unstructured, individual interview, using the interview schedule. The schedule consisted of themes resulting from the objectives and sub-objectives. The schedule was used to facilitate the discussion, without leading or limiting it. The discussion was continued until the researcher felt sure that all the relevant information was obtained. Trustworthiness, according to various authors (Babbie & Mouton, 2001:277; Schurink, 1998:262), is dependent on the fact that all the relevant information is obtained. Trustworthiness is a prerequisite for credibility.

Credibility implies that the participant's view of the topic is compatible with that of the researcher (Babbie & Mouton, 2000:277). Credibility was further strengthened by the prolonged engagement of the researcher in the field (three interviews) until saturation of the data was obtained and member checks and triangulation were completed.

The themes for the interview schedule for the first interview were the following:

- The participant's present purchasing practices regarding the purchase of apparel (to study her script in terms of the steps, actions, procedures followed)
- The participant's evaluation of apparel (to study the indicators/dimensions used to evaluate apparel)
- The participant's impression or experience of the Internet (to study her perceptions and expectations with regards to the Internet)
- Participant's use of the Internet (to determine possible perceived risks, relative advantages and compatibility with present purchasing practices)

The researcher was sensitive for possible effects that the interview schedule, as measuring instrument, could have on the objectivity and trustworthiness of the study as well as the researcher's experience of conducting interviews.

According to Schurink (1998:258), it is vital that the researcher is prepared as the research instrument. This suggests the researcher's competence with regards to interpersonal and data-analysis skills. Because the researcher was inexperienced as an interviewer, background reading was done on the topic and the expertise of the study leader was invaluable.

4.6.2.2 The second interview

A second interview was arranged with each participant immediately after the first interview. The participants were informed that the second interview would entail their use of the Internet and evaluation of clothing web sites. Five of the eight participants agreed that the second interview could be at their offices because of convenience and easy Internet access. Two other participants preferred the second interview to be held at the Department of Consumer Science of the University of Pretoria. The remaining participant chose to have the second interview at home. The researcher was sensitive for the time and place that suited the participants, and in so doing, minimized context effects.

The second interviews lasted between 40 and 90 minutes. A schedule was used to guide the interview. From the literature it was clear that professional women's scripts result in certain perceptions and expectations regarding the adoption of the Internet for online apparel purchasing. When they are thus stimulated or asked about the subject they will try to make sense about the stimuli and revert to their cognitive structures (scripts) in order to react to it. For this reason a stimulus technique was used so that the participants' experience of the adoption process could be examined more comprehensively. The stimulus technique entailed the participants visiting clothing web sites of their choice. The participants visited between 3 and 5 web sites in the second interview. The participants were asked to evaluate the web sites. They were questioned about

their experiences, what they thought about the web sites, the Internet as well as the presentation of the apparel items and the online purchasing process.

The interview schedule was drafted beforehand including the themes from the objectives and sub-objectives. The interview schedule was then used to facilitate the discussion without leading or limiting it.

The themes for the interview schedule for the second interview were the following:

- The participants were asked to discuss their impressions or experiences of the apparel web sites.
- Participants were asked to evaluate the apparel on the web site.
- Participants were asked to describe their feelings when making a purchase in order to find out what their perceptions and expectations were.
- Participants were asked to discuss (during the stimulus technique) their experiencing of risks, relative advantages and compatibility of online shopping compared to their current practices.

The same strategies, followed in the first interviews to ensure the objectivity and trustworthiness, were again applied in the second interview.

4.6.2.3 The third interview

A third interview was arranged immediately after the second interview with each participant. The third interviews lasted approximately 40 minutes. Six of the eight participants agreed to have the third interview at their place of work. Two participants chose to have the third interview at the Department of Consumer Science of the University of Pretoria. Semi-structured interviews were conducted to fill in the data that were still needed for this study. The data of the previous interviews were studied carefully to identify the information that was still lacking

or unclear. These aspects were formulated into questions and asked in the same sequence to all the participants.

The questions asked in the third interview were about the participants' evaluation and assessment of apparel products. The researcher attempted to examine the role of the dimensions of apparel product in the adoption of the Internet. The questions were used to guide the interview, but also allowed the researcher the opportunity to respond to the answers of the participants.

The questions asked to the participants, were:

- How do you evaluate the quality of an apparel item?
- How do you determine the durability of an apparel item?
- How do you determine the end use of an apparel item?
- What does good fit and comfort mean to you?
- What type of image do you want to create with your clothes?
- What is your favourite apparel item and why?

All the strategies followed in the first and second interviews to enhance the objectivity and trustworthiness of the study were again applied in the third interview.

4.6.3 Data processing

Data processing was done immediately after each interview. Tape-recordings were transcribed verbatim and were checked for accuracy. Tape-recordings contribute to the reliability of the data, because it allows for the confirmation of the data. Conformability refers to the extent to which the findings of the study are the product of the focus of the inquiry and not of the biases of the researcher (Babbie & Mouton, 2001:278). Usually this entails the tracing of the data to their original sources. The study leaders were responsible for the auditing of the data.

The audit comprised the revision of the raw data from the tape-recordings, the transcriptions, the coding of the data as well as the interpretations, suggestions and recommendations of the researcher.

The researcher, noting the course of the interview, took field notes. Field notes not only serve as a means to capture data, it also serves as a means to enhance trustworthiness of the research. Babbie and Mouton (2001:275) suggested that these field notes be studied on a regular basis to develop the study in a way of an emergent design. Only methodological notes (regarding the methods, processes, interpretations and deductions) were made to help the researcher in describing the adoption process during the drawing of conclusions. Hard copies of the corrected, transcribed interviews were used to gain understanding. Coding as well as notes was recorded on them.

The objectivity and trustworthiness of the data was further enhanced through member checks. Member checks are when the transcripts and analysed texts were taken back to the participants for them to verify the accuracy and interpretations of what they have said (Babbie & Mouton, 2001:276). For this study the transcriptions of all three interviews were e-mailed to each participant to verify the accuracy. Participants confirmed via e-mail that the transcriptions were accurate and correct.

"Everything seems to be all right. Only my language was not of the best."

"It seems to be accurate. I am glad that I did not have to do all the typing. Let me know if there is something else."

"Everything seems to be accurate."

4.7 DATA ANALYSIS

Various researchers emphasize the challenging nature of data analysis in the qualitative paradigm (Poggenpoel, 1998:334). Clear guidelines and step-by-step examples of the analysis of qualitative data are extremely scarce. Although no

single tested recipe exists regarding the analyses of qualitative data, different approaches can be followed to ensure the trustworthiness of the findings (Poggenpoel, 1998:335).

The data-analysis process suggested by Miles and Huberman (1994:10) was followed in this study. It consists of three phases, namely the data-reduction phase, the data-display phase and the drawing of conclusions and verification of data phase. Although the data analysis process is presented step-by-step, this does not really happen that way in reality (Poggenpoel, 1998:335). A comprehensive presentation of how the data-analysis was done for the present study is explained in **APPENDIX A**.

4.7.1 Reduction and classification of data

Miles and Huberman (1994:428-430) emphasize the importance of data management. Data management forms an integral part of data analysis and consists of all the activities by which data is systematically and coherently collected, stored and recalled. Data management takes place simultaneously with data collection. Data needs to be organised in files or on the computer as soon as possible (Poggenpoel, 1998:335). Mouton (1996:107) refers to the recording of data as a form of quality assurance. As part of the observational field notes, the researcher made notes of the date, time, participant, and length of the interview in order to record the factual aspects of the research process.

The format of the data posed problems for the researcher. Because of the large volume of transcripts the researcher had to deal with (Poggenpoel, 1998:335), it is suggested by Miles and Huberman (1994:428) that the first phase of the data analysis process should be the reduction and organisation of the data. The reduction and organisation of the data actually entails that the scope of the data is reduced to fit the conceptual framework, the objectives, sub-objectives and

instruments of the study. Whilst processing the field notes and the transcripts during coding and identifying the themes, the data is further reduced (Miles & Huberman, 1994:428-444).

The reduction and organising of data was done in the following three stages:

- **Stage 1:** During the verbatim transcriptions of the data, the tape-recordings were continuously played back for accuracy and this helped the researcher to memorise and intimately know the data. People, events and quotes are therefore constantly milling around in the mind of the researcher (Poggenpoel, 1998:337). The transcripts were coded and themes identified. Coding implies the identification of words, paraphrases and themes within the set of data (Poggenpoel, 1998:335). Coding was done according to the objectives and sub-objectives. (see **CHAPTERS 1 and 4**). Highlighters were used to code the data, as suggested by Poggenpoel (1998:336). Paraphrases were highlighted in different colours. Three themes were identified according to the objectives and sub-objectives. They were: (1) data concerning the professional woman's purchasing practices and scripts (the steps, actions, and procedures followed), data concerning the perceptions and expectations of the professional women in connection with the Internet and their perceptions of apparel purchases and previous experiences with the Internet [marked in green]; (2) data concerning the dimensions the professional women uses when evaluating apparel products in general and on the Internet [marked in blue]; (3) data concerning the professional women's perceptions of the characteristics of the Internet namely risk perception, relative advantages, and compatibility [marked in pink]. Irrelevant data for the study were ignored in stage 2.
- **Stage 2:** The second stage was mainly done using a word processing programme on the computer. Electronic files were created of the highlighted or chosen data from the transcripts. The three identified themes (objectives) served as headings for the tables. Tables for each aspect under each

heading were created. Identical files for each participant were created. Further coding of data was done according to identified categories from available literature, objectives and sub-objectives. In this process certain new categories and sub-categories also emerged. Data were moved to the correct tables (categories and sub-categories) using the cut and paste functions of the programme. This process was repeated for each of the eight participants. The organising of the data took place according to the objectives and sub-objectives. The study leaders and the researcher then studied the tables independently and added coding where as appropriate. The information in the tables was checked for correctness and relevancy.

- **Stage 3:** All the changes and refining of the tables were made, ignoring data not applicable or relevant for the present study.

4.7.2 Data-display

Data-display involves the organised, summarised and systematic presentation of the data in order to draw conclusions. This phase involved the synthesis of the coded and analysed data. This phase is considered as the heart of qualitative data analysis (Poggenpoel, 1998:336). The presentation and discussion of the findings were done according to the objectives and sub-objectives formulated for the study.

Themes were identified and systematically brought in relation with the categories and sub-categories. The researcher then attempted to synthesize the data in new ways. Identifying the concepts, themes and ideas, which were the same or differed for the various participants, disclosed patterns. According to Poggenpoel (1998:336) this synthesis of data may lead to theory building or the development of a new conceptual model.

This phase, of Miles and Huberman's (1994: 428-430) data analysis process, leads to the classification, description, and discussion of the data. Relevant verbatim extracts from the transcribed interviews were used to give rich descriptions of the data. This was done to reflect the objective and context of the study in order for the reader to assess the transferability of the data (Poggenpoel, 1998:337).

4.7.3 Drawing of conclusions and verification of data

The drawing of conclusions regarding the findings forms part of the last step in Miles and Huberman's (1994:428-444) data analysis approach. The comparisons, contrast, patterns and themes occurring in the findings were used to reach conclusions about the data. Miles and Huberman (1994:429-444) recommend the use of a schematically conceptual framework for the organising, presentation and drawing of conclusions.

Verification of the data is important in enhancing the notion of objectivity and trustworthiness of the study. Triangulation and member checks were strategies followed to enhance the trustworthiness and objectivity of the study.

Member checks at this stage refer to the verification of interpreted data by the participants in order to determine whether the data was described accurately enough and to control the correctness of the interpretations and conclusions (Babbie & Mouton, 2001:276). The results, discussions, interpretations, and conclusions were sent via e-mail to the participants for verification. The participants had to verify if the findings were described accurately and whether the interpretations and conclusions were correct.

Triangulation in general refers to the use of multiple methods, sources and techniques to increase the objectivity (credibility) of the research (Babbie &

Mouton, 2001:275; Neuman, 2000:124). Triangulation of theory was done in the present study. The triangulation of theory involves the use of multiple theoretical perspectives in the initial stages of the research or during the interpretation of the data. The use of more than one theory can be difficult but it may enhance the creative synthesis and development of new theory (Neumann, 2000:125). In the present study an umbrella social-cognitive approach as perspective as well as Rogers' (1983, 1995) diffusion of innovation theory was used to direct the study. This perspective and theory was also used in the interpretation of the data.

Construct validity forms part of the triangulation of the study and refers to the logical relationship between variables in qualitative studies (Babbie & Mouton, 2001:123). The correct, clear, and unambiguous description of concepts and the systematic ordering thereof in a conceptual framework are important to ensure construct validity (Babbie & Mouton, 2001:123). In the light of the qualitative research style that was followed to study relevant apparel consumer behaviour, social-cognitive and adoption theory was used to conceptualise the constructs for the study (see **CHAPTERS 2 and 3**). It was then related to applicable literature and theory. Defining and delimiting the concepts in the objectives, sub-objectives and schematic conceptual framework enhanced construct validity.

4.8 CONCLUSION

The research design, which is basically the plan according to which the research was executed, was discussed in this chapter. The selection of the target population and sampling frame, data-collection methods and procedures, as well as the data analysis was also accounted for. The strategies followed to enhance the objectivity and trustworthiness of the study was discussed and elucidated where applied by the researcher. The display of the data was organised according to the research objectives and sub-objectives in such a way that it allows for the drawing of conclusions. The data analysis and discussion of findings are provided in **CHAPTER 5**.

CHAPTER 5: DATA ANALYSIS AND DISCUSSIONS

5.1 INTRODUCTION

This chapter has an exposition of the data analysis and discussion of the findings. The findings are presented according to the objectives and sub-objectives formulated for the study. The data collected from World 1 were systematically constituted and organised according to the objectives and sub-objectives. Firstly, data were coded to identify relevant categories and sub-categories. Some of the categories were already predetermined from relevant theory while various new categories and sub-categories were identified through coding. Secondly, certain themes, relationships and patterns were identified through these categories and sub-categories. These themes, relationships and patterns were described in the discussions. Lastly, the discussions were verified by using relevant or applicable verbatim responses from the participants. The categories and sub-categories that were identified and used are presented in bold and italic font.

The complete verbatim transcriptions of all eight participants are available from the researcher. Some of the verbatim transcriptions that were used to verify the findings were translated from Afrikaans to English. The researcher attempted not to change the meaning of the participants' words in the translation process. The paraphrases or excerpts of the participants' responses are given in inverted commas and in a smaller Arial Narrow font to create contrast between the discussions and the verifying verbatim discussions obtained from the participants.

5.2 ANALYSIS AND DISCUSSION OF THE FINDINGS FOR RESEARCH OBJECTIVE 1 AND SUB-OBJECTIVES 1 TO 4: TO EXPLORE, DESCRIBE AND GET A BETTER UNDERSTANDING OF THE ROLE THAT EXISTING APPAREL PURCHASING SCRIPTS PLAY IN PROFESSIONAL WOMEN'S ADOPTION OF THE INTERNET FOR THE PURCHASE OF APPAREL

To answer the above question the different aspects of the participants' practices that are currently important to them were taken into account. These aspects occurred in participants' general references to certain steps, actions and procedures that they currently follow or use in making decisions in terms of suitable items, evaluation of the stores and assessment of alternatives.

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

It seems as if the participants' apparel purchases have a certain pattern. It usually takes place according to certain steps, actions and procedures, which are established in their scripts or that they are familiar with. In general the apparel-purchase process is different for each participant because they have had different experiences and socialisation in terms of apparel purchasing.

From the findings it was clear that professional women's existing apparel-purchasing practices included a certain process. This process constitutes a number of steps that resemble Sproles and Burns's (1994:267) apparel decision-making processes. The stages or steps from Sproles and Burns's (1994:267) apparel decision-making processes were adapted for the categories used in the data-analysis. These steps are *problem identification, selective search for alternatives, evaluation and assessment of alternatives* and *accepting or*

rejecting the apparel product. For this study each step was used as a category and discussed accordingly.

In addition it was clear that the every stage followed its own pattern and had a a certain structure to it. Specific actions and procedures, such as the identification of a gap or the directed search for suitable apparel items for impending occasions occurred in the various stages. Within each category new, additional sub-categories were identified as these became apparent from analysing the data. These sub-categories of the specific stages are discussed below and verified with relevant verbatim responses.

A schematic visualisation of the various steps, actions and procedures followed and used by participants during their existing apparel practices is presented in **FIGURE 3**. These steps, actions and procedures were identified as the various categories and sub-categories.



FIGURE 3: EXISTING APPAREL-PURCHASING PRACTICES

5.2.1.1 Problem identification

It would seem that the problem-identifying stage differs for each participant. Some observations indicating how problem identification affected the purchasing process were: "Sometimes you will find a gap in your wardrobe", "I am very unmotivated to buy clothes unless I have a function on", "if I see something I like I'll buy it", "I will not buy something because I need something specific" and "spontaneous ...if I see something nice I will buy it".

Such remarks were encoded as problem identification. It appears that the problem identification stage for a professional woman is when she perceives a gap in her wardrobe for office-wear or when there is a social occasion looming. Then there would be a determined effort to obtain suitable apparel for the so-called problem, or the purchase of such items on the spur of the moment, or a combination of these approaches. The specific sub-categories created to have a better understanding of these actions and procedures are: *purposefully search for suitable apparel item to fill an identified gap in wardrobe or for an upcoming occasion and function, on the spur of the moment or impulsively and combined*. These sub-categories are discussed below and verified with relevant verbatim responses.

Purposefully search for suitable apparel item to fill an identified gap in wardrobe or for an upcoming occasion and function: The participants apparently would first identified a gap in their wardrobes in terms of insufficient apparel for office-wear or for a forthcoming event. From that they would then plan their purchases and intentionally seek out suitable apparel.

In cases where the participants attempt to fill gaps in their wardrobes, it appears that, based on previous inventories, they compiled lists of the types of clothing items that they required. Then they would go and look for those items purposefully. The whole process is planned beforehand and does not happen on the spur of the moment.

"... Sometimes you find there's a gap in your wardrobe and you really don't have decent black pants. Then I will go to the shops. Usually I will walk through the stores I usually buy from and I will search specifically/ purposefully." (a)

"... I will first look what I need. Then I decide ... I would like a pair of black pants and say three tops with that ... and then I will go to the shops." (g)

"... I absolutely just buy if I need something. I will not buy just to buy. And because I am not a buying fanatic I always buy with a specific purpose in mind. If I feel there's a gap in my wardrobe I will specifically go and search for that. I won't walk past a shop and decide to buy something ... it is not an impulse thing."(f)

"... I like normally I have something in mind. That's also a major problem if you have something in mind and then you go shopping. The last wedding I went to which was in October I wanted to wear a short dress and I went to Menlyn and the one Friday I shopped the whole day looking for a decent short dress I couldn't find anything."(d)

"... but it's always something that I am more specifically looking for." (d)

"... I try to now get different styles or be more creative. The lady that sold us our house came through to see us three times and she had these, this material (polyester/ spandex, knitted material) but beautiful bright blues and pinks in that with a little blue top and it looked so nice. And then I went to the shops two days later and I thought with this in mind, with these three visions in mind of the lady, I am going to buy some nice bright stuff." (e)

A number of the participants indicated that they would generally buy clothes for events and functions such as weddings, work functions and family occasions. If they did not have suitable items for some forthcoming event, they would then try to obtain it specifically for that event.

"... I am very unmotivated to buy clothes unless I have a function on. Everything in my wardrobe has been bought before something. Like before a thing. Even when I knew we are going out that night and I look in my cupboard and I don't feel like wearing any of these clothes then I would go and buy something. So that's how I brought up my cupboard. I don't every say OK I am going to Menlyn now and shop, unless there is like a wedding or something."(d)

"... for occasion ... then I will go and search for something. I am not the type of person who will buy clothes impulsively."(c)

It could be that these participants either had something specific in mind or were going to look for something suitable for the occasion.

On the spur of the moment or impulsively: A number of the participants were more prone to buy on the spur of the moment or impulsively, rather than plan ahead for what they required. These participants would keep in mind, though, that they had identified specific gaps in their wardrobes, but they did not specifically plan around such gaps. If a piece of apparel draws their attention and they like it, they would buy it spontaneously whether it was needed or not.

"... I buy more impulsively. If I see something I like I will buy it."(b)

"... I buy things I like. If there are 20 things I like I will buy everything. I don't buy because I need something specific. I will make a mental note if I need something but I don't go specifically to buy it. I buy impulsive ... the things I like."(h)

Combined: It would appear that some of the participants followed a combination of these procedures when purchasing apparel. Some of them would identify a gap and then intentionally seek to fill it, while on other occasions they would act more impulsively regarding apparel that catches the eye.

"... I would say 50 / 50 sometimes I would walk through shops and then I would see something I find nice and then I would consider trying it on and buying it ... but sometimes you will see there's genuinely a gap or you are too fat for your black pants, then you will search for something specific.

"... I will buy on impulse. I am more an impulse buyer. I will do both. I will go look for something and then I see something else. But shoes are my biggest weakness; it is total impulse and then I never wear them again. I will do both it depends on my mood, totally, if I see something I like I will buy it." (e)

5.2.1.2 Selective search for alternatives

The participants' quest for fitting alternatives was related to the making of selective choices. This was also a procedure that was unique for every participant and it was not necessarily repeated in the same manner every time. It was evident that all the participants generally did their apparel purchasing in traditional (bricks-and-mortar) stores.

"... Usually in a shop" (a)

"... I go to shops and then I buy my clothes."(c)

The participants responded in the following ways as to how their quests for alternatives and the eventual choice of suitable store(s) were done: "sizes that will fit me", "items that fit well", "I look for something beautiful", "something that will catch my eye", "I have an account at the shop", "quality products" and "shops I know". Such references were encoded as selective searching for alternatives.

Step by step the participants explained how they would first identify appropriate stores, visit these and then only look for suitable apparel in the selected stores. Aspects of the selective quest for alternatives that lead to satisfaction or

dissatisfaction were thus about selecting suitable providers of suitable merchandise. By means of coding the two sub-categories related to the selection from alternatives were identified to allow a better perspective. The sub-categories, identified from the data analysis, are *search for and choice of suitable store(s)* and *search for suitable apparel products*. The sub-categories are discussed and augmented by relevant extracts from the verbatim responses.

➤ *Search for and choice of suitable store(s)*

It would appear that most of the participants did not plan the choice of stores beforehand in a specific order, but that the participants did have ideas (part of their scripts) about stores where good quality products had previously been bought. These concern: affordable prices, stores providing the correct sizes and also those that suit their taste. They had bought apparel there before with which they were satisfied.

Relevant remarks about their quests and the selection of appropriate store(s) include: "... stuff I like", "...stores that are known to me", "they've got my sizes" and "... I've got an account at the store...". These comments were encoded as quests for and the selection of suitable stores. It is clear that the participants' searching for and choice of suitable store(s) were not done in isolation, but were related to various aspects in terms of the participants' previous experiences (as contained in their apparel-purchasing scripts). It appears as if there were specific aspects that have a role in the search and choice of a suitable store by the participants. These aspects were regarded as sub-categories of the quests by the participants and will be discuss here. The specific sub-categories as identified from the data analysis, used to obtain a better understanding of the choice of appropriate stores, include *prior experience with the store(s)* and *aspects regarding apparel-product*

offerings. The sub-categories are discussed below and verified with relevant verbatim responses.

Prior experience with the store(s): An appropriate store was selected based on the participant's previous experience regarding the substantial variety of apparel available, the fact that the store appeals to the participant and other positive aspects. The participants pointed out that they visit stores and opt for those where they previously had found suitable garments, or stores that they know well.

"... There are certain places (shops) that I know have stuff that I generally like."

"... Usually I will walk through the stores I usually buy from and I will search specifically." (a)

"... I walk through and go into the shops that are familiar to me."(c)

"... It depends. If I have to get something specific I'll go to a shopping centre. Walk through all the shop I kind of like. There are a few shops I know I like. Like B..., S..., there's the P... shop those kind of shops." (e)

The choice of an appropriate store could also be done according to the accounts that the participants have with certain stores. Some of the participants preferred to do most of their apparel shopping at one store because they have a clothing account there. As a result of regular purchases at stores where they have their accounts the participants know the sizes available and they are generally satisfied with the fit of garments. If they did not find what they were looking for at that specific store they would only then consider going to another store.

"... At the moment I have an account at T.... So my favourite shop is T.... I only go there. I buy all my clothes from them and only if I really don't find what I want I will go to another shop." (g)

Aspects regarding apparel product offerings: Next to participants' prior experiences with a certain store it seems that the assortment offered by these store(s) of choice also influenced their search for alternatives. This had to do, among others, with size, brand names, fit and specific clothing items that were required. Avoiding a specific store could be because the retailer cannot satisfy the participant's requirements of specific sizes or type of apparel.

"... Size, that is another thing with E... and T... I can never find anything that fits me." (d)

"... I know my set shops. I won't go into like S..., they got very small stuff. I can't fit it. I am a big person. And another thing if you can find longer trousers. P... makes longer trouser than I would get it." (e)

"... If I am searching for something specific especially if it is for a formal occasion or a specific pair of pants then I will go to the shops I know I will get it at."(f)

Some of the participants visited a variety of stores. They didn't have a planned or systematic approach to visiting these stores. It was merely a matter of starting with one and progressing down the order.

"... I visit a broad spectrum of shops. I start at one point and work through. There is not a specific shop that I visit ... I visit all of them."(h)

➤ *Search for suitable apparel products*

The second sub-category of the selective search for an alternative procedure was the *search for suitable apparel products*. The manner in which apparel was sought is usually from store to store. It would appear that the participants were not aiming for specific stores during this stage, but rather going from shop to shop hoping to find what they require. As has been pointed out, the participants would also go to stores where they had received suitable garments before. The quest of the participants for suitable apparel was therefore wide and intensive.

"... I usually will go from shop to shop."(b)

"... I walk from shop to shop and look for items that I like and then I'll try every item on until I find something that fits and that I like." (c)

"... I take on the shops. Usually I start with all the big chain stores and then the boutiques." (f)

"... On many occasions I compare what a person can get in the shops. I'll merely go in, buy it and leave again." (f)

"... I like to walk through the entire shop especially if I know the shop and the products." (g)

The following were some observations made by the participants in seeking suitable apparel products: "I will look at the price first", "if I see a beautiful suit for work", "something that catches your eye" and "I look for subdued colours". These remarks were encoded as the participants' quest for suitable apparel products. It would appear that aspects

such as price, aesthetic values and end use possibilities are noticed and considered first in the endeavours of the participants for appropriate apparel. These aspects are also related to the dimensions of apparel and are also relevant in evaluating and judging apparel products (objective 2). The specific sub-objectives that were identified from the data analysis to provide a better understanding of the striving for suitable apparel products include *price*, *aesthetic aspects* and *end use (mix-and-match possibilities, work or casual wear)*.

Price: Participants used price as an indication for their initial choice of suitable apparel products. They indicated that they had a fixed price level for certain items and will not consider apparel products that exceed it. In other words, whenever an item draws their attention they will first look at the price before giving it further consideration.

"... Price. I won't pay more than R220 for a pair of pants. I have paid more but then I really like it." (c)

"... if I find something that I really, really like, I sort off like to set my target price before and then I'll go. If I find something that really looks nice and it's like above then it's fine I'll buy it, but so I suppose price is also a criteria and then I suppose if it looks nice."(d)

"... I am more practical – I won't buy a pair of Levi's because I know I can buy 5 pairs of Free for the same price."(d)

"... If I see something I look at the price first. Nowadays clothes are so expensive. I look to see if I can afford it." (g)

Aesthetic aspects: An item of apparel that comes to the participant's notice is also an aspect that determines the participant's choice when purchasing apparel. It became evident that specific colours, such as black, cream, navy or rust, usually caught their eye. Most of the participants showed a liking for the classic colours. If they liked the colour and the style they would consider trying on the item.

"... you see something that will catch your attention. I like subdued colours such as black, navy, cream and colours like that."(a)

The aesthetic aspects were also related to the attractiveness of the clothing item. From analysing the data it became evident that professional women placed a high premium on the image evoked by their apparel and that the apparel products should suit their various professions. This aspect is discussed in more detail in sub-objective 2.

"... If it is a beautiful suit for work I will look for a nice blouse to wear with it." (g)

End use (mix-and-match possibilities, work or casual wear): It would seem as if the participants were comparing the mix-and-match possibilities of apparel products with items in their wardrobes when seeking suitable clothing items. In the evaluation process, some of the participants would be quite willing to buy something if they could also wear it to work. More than one end use was a prerequisite for these participants.

"... I make a comparison in my head I try to think if I have something at home that I could wear it with.... and someplace that I could wear it to. Then if I can try it on I would."(b)

"... Yes it will convince me to buy something If I know I can wear it to work as well." (d)

"... I evaluate clothes on work, casual or evening basis." (e)

5.2.1.3 Evaluation and assessment of alternatives

As has already been said, the participants' quest for alternatives and the evaluation occur almost simultaneously. The evaluating of alternatives partly occurs during the search for suitable apparel and then finally when an item is tried on. The item is tried on and then the final evaluation is reached and a decision is made whether or not to purchase the item, or, on the other hand, to continue looking. The sub-objectives identified from the data analysis during this stage, in which the alternatives were evaluated and judged, are *try-on procedures, various dimensions of apparel products* (discussed under objective 2) and *postponement of try-on procedures*. These sub-categories will now be discussed and supported with the relevant extracts from responses.

➤ *Try-on procedures*

The participants regarded the trying-on of apparel as an important stage in the whole process of purchasing apparel. The participants aired a few remarks in terms of the trying-on procedure, namely: "I will always try something on", "expensive things I usually try-on", "if I have time I will usually try it-on" and "you have to try-on". These inputs were encoded as trying-on procedures. The specific sub-categories identified from the data analysis to arrive at a better understanding of the trying-on procedures include *related to price and risk perception, part of a routine or set ideas* and *related to time*. The sub-categories will now be discussed and verified by relevant extracts from the verbatim responses.

Related to price and risk perception: The participants pointed out that the more expensive items were the ones that they would try on. They specifically referred to tailored suits that would never be bought before having been tried on.

"... I will usually try-on more expensive goods. It is usually tailored things. You can't wangle it so that it fits better. If you buy it and it's not right then it wrong."(a)

Some of the participants said that they did not feel comfortable to buy apparel that they had not tried on. They felt that garments are expensive and therefore they have to be sure that the items are right and fit well.

"... It is important to me that it will fit correctly because you spend so much money and clothes are very expensive. I want to make sure."(h)

The trying on of apparel items according to price further relates to the limiting of risk. It was a way in which the participants could lessen their uncertainties. It also had to do with the fear that they may not be able to exchange or return the clothing items, or that the postponement of the trying-on procedure delays the process.

"... I will always try-on. I am too afraid that I won't be able to return it." (h)

"... I used to know a girl who used to would walk into a shop and just buy something according to her sizes and take it home and if it doesn't fit she will take it back. I could never ever do that. It's more than a hassle than anything else to me I would much rather try it on there."(d)

Part of a routine or set ideas: It appears that most of the participants tried the clothing item on in the store. Trying on was a personal activity and for most of the participants it was important that they have to be satisfied with the fit of the apparel because they didn't like to return items. For the participants the trying on of apparel formed part of their routine or apparel purchase practise.

"... I will always try-on. Lots of times something looks nice and when you try it on it not nice anymore. So I will always try something on. Always." (c)

"... I usually try it on in the shop. I don't like to take things back ... it definitely has to fit." (f)

The participants also have the concept that they have to try on the garments. It appears that for them it is a fixed idea and originates from their scripts and previous experiences.

"... I will usually go and try it on because you shouldn't buy something you didn't try on."(a)

Related to time: In addition, it appears that some of the participants would only try on garments if they had the time to spare. When time was limited, they would take the items on approval and tried them on at home. This aspect was related to the postponement of trying on.

"... If I have time I will usually try it on. If I am in a hurry I will buy it on consignment because usually you can take it back. Then I would usually try it on at home."(g)

➤ ***Various dimensions of apparel products***

The various dimensions of apparel products that the participants used to evaluate apparel when judging alternatives, as well as when trying on the garments are discussed in further detail in sub-objective 2.

➤ *Postponement of try-on procedures*

Although the participants regarded the trying on of apparel as a very important procedure in the evaluating process on occasion they would postpone the trying on process and do the trying on at home. Explanations by participants why the try-on process was delayed until they got home included: "... if I have time", "if I am in a hurry I usually try it on at home" and "it depends on the flexibility of the store". These and similar remarks were encoded as postponement of trying on.

The specific sub-categories identified by means of the data analysis to better follow the postponement of trying on include *time available* and *return and exchange policy of retailer*. The sub-categories are discussed and verified with relevant responses from the participants.

Time available: It appears that a number of the participants did take garments on approval as they prefer to do the trying on at home. This was because of a lack of time and also because the stores have become more flexible. Busy periods, such as at month's end, pressure of time because of workload and the type of lifestyle – all led to a lack of time to try the garments on. If the items did not fit, they would return them at a later stage.

"... Maybe my time became too valuable. If I have time I will usually try on and if I am in a hurry I will buy it and return it at a later stage if it doesn't fit." (a)

"... but lots of times I am in a hurry, especially at the end of the month it is very busy in the shops. Then I will buy it on consignment and take it back later. It all depends on the time of the month. But if it's in the middle of the month and early then I will quickly try on something because it is quiet." (f)

Return and exchange policy of retailer: Although most of the participants tried garments on in the stores to ensure that they comply with their requirements, many still exchanged apparel items. Participants had a negative perception of exchanging apparel: they do not like to do that. In addition, they appear to know what the majority of the stores' policies are concerning exchanges. Apparently

they experienced the policies of the stores as flexible and accommodating. In other words, it has become easier to return or exchange items and the participants didn't really have problems with it. If an item didn't fit, it is merely returned, except if it is required urgently then it is exchanged for something else.

"... I don't like exchanging things but the shops became more flexible and I know that I will always take something back with the ticket still on and with my receipt." (a)

"... I've never done it before but nowadays if I am tired and not in the mood to try something on I will buy 2-3 items without trying it on because you know it is so easy to exchange it. To a certain extent you become more desensitised. It is easier to buy without knowing what it looks like." (a)

"... I will usually just return the items except if I need something urgently." (g)

Some of the other participants had reservations about returning items and would only return it if these were defective. It appears as if they preferred to try the item on in the store and to ensure that it fits before it is bought. The reasons for this being that they were afraid they might not be allowed to exchange it or regard the exchange of items to be time-consuming. One of the participants retained all her receipts until the first laundering of the items. The stores will generally take back articles that do not come up to expectations.

"... No I don't take things back. If there is a defect I will but not otherwise." (b)

"... I keep all my receipts until I have washed it once. I take things back if there is something wrong with it." (f).

One participant said that after having made her purchases she would again try on the garments at home to evaluate the mix-and-match possibilities.

"... usually I will have a fashion show for myself after I bought clothes. Then I will try-on and match the items with clothes in my wardrobe. To see what will fit with what." (h)

5.2.1.4 Accepting or rejecting the apparel product

In the buying or rejection of the apparel item stage, the participants usually make a decision to purchase the item or rather to seek further for a more suitable one. Aspects related to this stage are the participant's final decision and the manner in which payment will be made. The sub-categories identified from the analysis of

the data are *final decision* and *manner of payment*. A discussion of the sub-categories follow and are verified with relevant verbatim responses.

➤ *Final decision*

The final decision of a participant was influenced by the general satisfaction obtained from the product. If they were satisfied that the items fulfil all the judging and evaluating criteria, they would buy the items. These criteria concern the various dimensions of clothing products (see objective 2) such as fit, comfort, correct colour, textile and so forth.

"... If it fits nicely I would see if I have enough money and then buy it." (b)

"... Yes it will convince me to buy something if I know I can wear it to work as well." (d)

"... If I see something that I like I will try it on. It is very important to see if it will look nice on me. Then I will buy it or not - depending on how I like the way it looks on me." (h)

➤ *Manner of paying*

Most of the participants didn't have clothing accounts and generally paid with credit cards.

"... I don't have any clothing accounts. I buy with my credit card: it is sort of my universal clothing account." (a)

"... Everything goes on my credit card. I don't wear cash. I also don't have any clothing accounts ... I closed down all of them, it is too much administrative problems. All the shops take your clothes back in any case if you have a receipt. So it is not necessary to worry about all your clothing accounts." (h)

"... And then I always pay by credit card." (e)

Some of the participants did have clothing accounts that they used occasionally to balance their apparel purchases. This occurred mostly at the stores where they bought a lot.

"... That's why I have accounts because some months I will buy nothing and some months a lot. So it balances out. I use my credit card as well. (h)

"... But at this stage I have an account at T... so my favourite shop is T.... I buy all my clothes there...." (g)

118

they were familiar and confident with their existing way of doing things.

"...But what other way of shopping is there? I go into the store, look through the racks to see if there's something that I like." (d)

"... If you are used to something specific and it works for you it is difficult to take a step in a different direction." (g)

119

the data are *final decision* and *manner of payment*. A discussion of the sub-categories follow and are verified with relevant verbatim responses.

➤ *Final decision*

The final decision of a participant was influenced by the general satisfaction obtained from the product. If they were satisfied that the items fulfil all the judging and evaluating criteria, they would buy the items. These criteria concern the various dimensions of clothing products (see objective 2) such as fit, comfort, correct colour, textile and so forth.

"... If it fits nicely I would see if I have enough money and then buy it." (b)

"... Yes it will convince me to buy something if I know I can wear it to work as well." (d)

"... If I see something that I like I will try it on. It is very important to see if it will look nice on me. Then I will buy it or not - depending on how I like the way it looks on me." (h)

➤ *Manner of paying*

Most of the participants didn't have clothing accounts and generally paid with credit cards.

"... I don't have any clothing accounts. I buy with my credit card: it is sort of my universal clothing account." (a)

"... Everything goes on my credit card. I don't wear cash, I also don't have any clothing accounts ... I closed down all of them, it is too much administrative problems. All the shops take your clothes back in any case if you have a receipt. So it is not necessary to worry about all your clothing accounts." (h)

".. And then I always pay by credit card." (e)

Some of the participants did have clothing accounts that they used occasionally to balance their apparel purchases. This occurred mostly at the stores where they bought a lot.

"... That's why I have accounts because some months I will buy nothing and some months a lot. So it balances out. I use my credit card as well. (h)

"... But at this stage I have an account at T... so my favourite shop is T... I buy all my clothes there..." (g)

If the participants didn't find suitable apparel at the stores where they had clothing accounts, they would rather go somewhere else and pay cash or by credit card.

"... I have an account at E... and T... then I buy on my account; if I have money I will pay cash. I have never used my credit card to buy clothes." (c)

Only one participant, namely (d), always paid cash. She doesn't have any clothing accounts, nor has she ever used her credit card for the purchase of apparel.

"... I only got a credit card last week for the first time, I am not used to using it yet. I am very against it. I have always bought everything with cash. So I am very wary of doing that. Just because I think you can get into trouble, not trouble but into debt. No. I never opened accounts anywhere." (d)

5.2.1.5 The nature of professional women's apparel scripts

It would appear that the scripts have become established in the mindsets of the participants over a long period of time and that is the way in which they direct their apparel purchasing. The participants confirmed that they still buy apparel in conventional stores; that was how they grew up and they didn't know of any other way of shopping.

"...you have been doing it for so many years now and yes you fall into your normal routine of this is how you do it." (a)

"... It's like I tried and tested." (d)

"... and that's probably the problem cause I am very much same-o-same-o." (e)

The established scripts of some of the participants caused them to regard and interpret any other form of purchasing apparel as strange. This was because they were familiar and confident with their existing way of doing things.

"...But what other way of shopping is there? I go into the store, look through the racks to see if there's something that I like." (d)

"... If you are used to something specific and it works for you it is difficult to take a step in a different direction." (g)

It would appear that the scripts of the participants are related to a specific structure. The manner in which the purchasing process is followed by the participants could either be unstructured or structured.

With a more unstructured script the apparel purchasing process didn't necessarily follow a pre-planned structure. There were certain set steps, actions and procedures, but they didn't always follow the same sequence, or were often impulsive and unplanned. The purchases of the participants were irregular and the number of items bought varied from situation to situation, but specific procedures, such as the trying on of clothes, did occur.

"... Very unstructured I have to say. I don't necessarily go in with a plan." (a)

"...I sometimes do try to change. Maybe in that instance I would if I had seen something nice I would have bought it." (e)

"...Usually I just go to look around in shops I am not necessarily looking for something specific. If I do buy, I buy something I like not because I was looking for something specific." (h)

Participants, with more structured scripts, planned their apparel purchases before executing them. Participants proceeded unswervingly to purchase their apparel; especially what the product should look like, its intended purpose and the type of store(s) to be visited.

"... I am very specific. I look for something specific. And it has to be the same as the picture I have in my mind." (b)

"... I absolutely just buy if I need something. I will not buy just to buy. And because I am not a buying fanatic, I always buy with a specific purpose in mind." (f)

"... I don't go shopping on the spur of the moment. I plan it and then I will go and seek specific things." (g)

For some of the participants it would appear that there was a combination of structure and lack of structure in their scripts. They would, for example, sometimes plan their apparel purchases; while at other times do it impulsively.

5.2.2 Sub-objective 2: How do professional women experience their existing apparel-purchasing practices?

There is evidence that participants' scripts have an affective dimension. Participants explained how they experienced purchasing apparel. Remarks indicating positive and negative associations for the participants with apparel purchasing include: "if you have time it is a pleasure", "I am not crazy about going shopping", "... the shopping-thing is a relaxation mechanism" and "... to go shopping is an outing". These observations were encoded as experiencing apparel purchases.

It would seem that most of the participants have a positive association about apparel purchasing and that they interpreted it in terms of an outing and relaxation. A few participants, however, did have negative associations as they regarded it as time and energy consuming. The specific sub-category derived from the data analysis and highlighting the positive and negative associations of participants of apparel purchasing include *time and energy involvement*, *relaxing and going on an outing* and *use of the senses*. These sub-categories will be discussed and verified with relevant verbatim responses.

Time and energy involvement: Some of the participants felt that they would experience their apparel purchasing in a positive manner if they had more time at their disposal. The participants found it a positive experience to go to the stores and personally see what is available. Although apparel purchasing has positive connotations, it is still associated with a process that demands time and energy.

"... if you have the time it is a pleasure to buy clothes. It is nice to go and look for yourself. So, if you have the time it is really nice to go and see what's available."(g)

It is especially the participants who work the whole day who may experience the pressure of time and would be aware of time constraints. It would appear that these participants regarded their time as precious and valuable. Time planning and time management now become important. A number of the participants saw

apparel purchasing as time consuming and not a pleasant task. They indicated that they would rather spend their time more pleasurably: for them the purchasing of clothes was out of necessity; only when it was urgent and they needed something specific or there is a gap in the wardrobe. Apparel purchasing had a negative association.

"... I will not go shopping every week: it is not my personality. I would much rather stay at home and spend time with my husband and friends than I would walk around in shops in search for clothes. Because I usually have difficulty finding clothes that fit me, my arms and legs are very long. So I will only buy clothes if I need something."(f)

A few of the participants felt that time pressure were not of such a nature that they lack sufficient opportunity to purchase apparel. For them it was possible to go to the stores at different times to make purchases. They perceived shopping as positive and didn't really experience time constraints.

"... Something I enjoy is that I can go on off-peak hours to the shops. This makes my experience a little bit more positive but if I had to work from 9 to 6 every day and could only go shopping on weekends then it would be a different issue. I do have a lot of time. On weekends I like to go shopping and to see what is in the shops." (h)

"...No, I do have a lot of time. Like I said, on Saturdays and stuff like that I will go, but I am not impressed with Menlyn at all because I can never find anything there." (d)

It seems as if some of the participants viewed apparel purchasing as positive because it occurs less regularly and it was associated with positive experiences. Some of the participants had a negative perception of products such as groceries that have to be procured every week or month. It would appear that the routine of acquiring these products is associated with inconvenience, time consuming and generally boring and tiresome.

"... I don't go and walk around Pick 'n Pay. I don't like shopping for groceries I hate it. I can do so much more with my time.' (e)

Relaxing and going on an outing: For some of the participants apparel purchasing was associated with a positive experience such as relaxation. For them shopping for apparel was very positive and not inconvenient.

"... At this stage the nice part of shopping for clothes is to hang around in the malls."(a)

"... For me the shopping thing is a relaxing mechanism. It is not an effort for me to go shopping. It is nice. I enjoy going through everything." (h)

"... It is not a inconvenience for me to go and buy clothes from time to time." (h)

For some of the participants the purchasing of apparel was associated with a positive action such as going on an outing and a way of spending time with the family.

"... I always went alone but now with the baby, I take her and my husband. Usually it is an outing. For me it is very enjoyable." (b)

"... You actually go shopping as an outing. It is nice to walk around to see other things. It is not so much just about buying clothes, it is also to walk around."(d)

"... It is nice to get out. You don't want do everything from your house."(g)

"... You make an outing of it. It is more of an outing than shopping." (h)

Use of the senses: For some of the participants the purchase of apparel brought all their senses into play. Through the use of all their senses they experienced it as a positive process.

"... I am crazy about shopping for clothes. I think for me it's a nicer environment than sitting at your computer and looking at pictures. You can see people and meet someone for coffee." (h)

"... I think it will be easier for men to buy clothes on the Internet because they know what they want. Women ... we want to look around, fit and touch everything. This is a big problem for the Internet and women because women like shopping more than men do. Women still like the shopping thing." (h)

"... You actually go shopping.... To walk around to see other things." (d)

5.2.3 Sub-objective 3: What are the perceptions professional women have of the Internet in general and in particular for the purchase of apparel?

Participants were asked what they thought in general about the Internet as well as using the Internet for the purchase of apparel. The participants' perception of the Internet related to what they had read, heard, and experienced themselves – in general and in particular for the purchase of apparel and other products.

The participants' perception of the Internet and the use of the Internet for online purchases of apparel were encoded in two categories. The two sub-categories

identified from the analysis of the data are *perceptions of the Internet in general* and *perceptions of the Internet for online apparel purchasing*. The sub-categories will be discussed and supported by relevant responses from the participants.

A schematic visualisation of the various categories and sub-categories identified regarding the participants' perceptions of the Internet in general and their perceptions of the Internet for online apparel purchasing is presented subsequently in **FIGURE 4**.

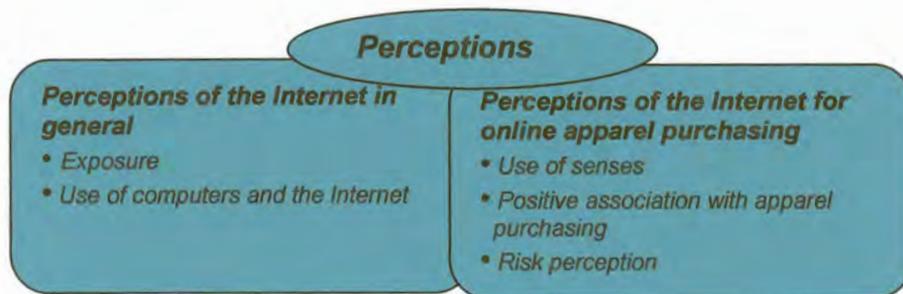


FIGURE 4: PERCEPTIONS OF THE INTERNET IN GENERAL AND THE INTERNET FOR ONLINE APPAREL PURCHASING

5.2.3.1 Perceptions of the Internet in general

The specific sub-categories identified from the data analysis to highlight the participants' positive and negative perceptions of the Internet include *exposure* and *use of computers and the Internet*. These aspects are also related to what the participants already knew or had experienced and heard and read about the Internet. The sub-categories will now be discussed and supported by extracts from the verbatim responses.

➤ *Exposure*

It did appear that the negative perceptions, held by some of the participants, of the Internet were the result of their limited exposure to that medium. The fact that purchasing via the Internet was still relatively unknown to them would play a role in their negative perceptions. It has become apparent that a number of the participants had not any real experience with the Internet. Their exposure in terms of computers and the Internet was through other people. Negative perceptions would be the result of limited knowledge and use of computers and the Internet.

"... I think the unfamiliarity, the fact that you are not used to it: that's the big thing the unfamiliarity." (a)

"... I have to be honest; I don't know computers all that well. It is not as if I am on the Internet the entire day. Until now I just looked when my husband worked on the Internet. I am afraid I wouldn't have enough knowledge and know what to do." (b)

Despite their lack of knowledge about the Internet, participants had the opinion that the experience of others with the Internet could change their own views about it.

"... I think the best advertising method is by word-of-mouth. If you get someone that had a positive experience it just reinforces the positive idea that is being conveyed." (a)

Some of the participants had a positive perception of the Internet even though they have had little exposure of it. For example, one participant explained that she felt very positive about the Internet although she never had a real need to make use of it, except for information searches and e-mail.

"... I think the Internet is great. I never really needed it but when I did my thesis at university I used the Internet to do all my research. Now that we are going on holiday I am using it a lot as well." (c).

"... I like it. I think it is part of development, of technology. When I was pregnant I registered on an American web site that sent me information about the development of the baby every week." (g)

➤ *Use of computers and the Internet*

The frequency with which participants made use of the Internet differs from one person to the other. Some used it much more than others and it would also appear that those with experience used it with much more confidence.

"... I will use the Internet maybe once or twice every two weeks. We have banking facilities here. There is definitely room for improvement.. I am a very bad Internet user, I usually use it for e-mailing and a little bit of medical searches but that is it." (a)

"... Yes. I am getting in the last few months I have started more on the Internet but only in the last few months." (e)

"... Lately quite often, at least 3-4 times a week." (h)

Most of the participants used the Internet for e-mail, searching for information, for Internet banking facilities and for reading the newspapers. Some of the participants also used the Internet to plan vacations.

"... I read the newspaper every day, banking online and I check my e-mail that's all. "

"... we just recently bought a house and I did quite a lot of searching for that on the Internet. I am probably logged on all day if I am writing reports and I get bored I will go and look but it's normally updating the news. I use Vodacom SMS's sometimes. Just look what the last sites are that I visited. The Pietermaritzburg newspaper, the Independent newspaper, SA reunited, and the web mail because I have another e-mail address."

"... for instance like we want to go on holiday to Kenya, Tanzania, the Serengeti and that probably in 2004 like I went on and started searching but got bored because it is all this proper certified tour guide things. If there is something specific I will go on and look." (d)

"... I prefer Internet banking. So I do that and if I am looking for holidays or web site pages or something. I am into photography and to go on workshops I'll look on the Internet. So I use it for that." (e)

"... For banking and if you want to read about something interesting and I register through the Internet. That's about it." (g)

"... I use the Internet for banking, when I want to go away for a weekend: that type of thing – camping sites. I am not comfortable yet in spending money on the Internet." (h)

Some of the participants used the Internet for purchasing and the items bought included books, sunglasses, monthly groceries, perfume and CDs.

"... I have bought books and sunglasses over the Internet. With the sunglasses we went to a shop and tried some on to see which pair fits the best and then we ordered the ones we liked." (b)

"... Yes I have bought from Exclusive Books. I bought a book last week. That is the first time I have done it. You are like getting me at a time that I am just starting. They haven't delivered it yet, but it was very, very easy. It was quick. Oh and I do P... and W... online. They deliver once a month; both of them." (e)

"...I use it for banking, buying books. I bought photography books from America and the food and W.... And then those web sites for holidays and accommodation, RCI that sort of stuff I've used it. And that's about all. Not really for any buying anything else." (e)

Some of the participants viewed purchasing through the Internet as something that they still had to get used to.

"... It is something that I still need to get used to. If you done it once it gets easier."(h)

Positive experiences by participants with the Internet were the result of purchases.

"... I haven't had any bad experiences with buying on the Internet. Clothes I don't buy generally on the Internet but other articles like perfume, after shave, and monthly groceries." (f)

Below is a summarised table of the participants' use of the Internet

TABLE 3: PARTICIPANTS' USE OF THE INTERNET

Participants	E-mail	E-banking	Information search	Purchases	Other
A	X	X	X	Books	
B	-	-	X	Books & sun glasses	
C	X	-	X	-	
D	X	-	X	-	
E	X	X	X	Books & monthly groceries	
F	X	X	X	Books, CD's, perfume & monthly groceries	
G	X	X	X	-	Registered for a course
H	X	X	X	-	

5.2.3.2 Perceptions of the Internet for online apparel purchasing

The specific sub-categories identified from the analysing the data to get a better understanding of the participants' positive and negative perceptions about the Internet include *use of the senses*, *positive association with apparel purchasing* and *risk perception*. These sub-categories have to do with what the participants already know or have experienced and heard or read about the

Internet and apparel purchases. The sub-categories will be discussed and verified with relevant verbatim responses.

➤ *Use of the senses*

The use by the participants of their senses in the apparel purchasing process via the Internet played another important role in the participants' perception of using the Internet for the purchase of apparel. Because some of the participants were incapable of using their senses they had a negative perception of apparel purchasing via the Internet.

"... I want to feel the textile against my skin. That's important to me. It is difficult for me to make those purchases over the Internet. Maybe it will become easier later on. You don't know if the picture you see is really what you want. Clothes are all about feeling and appearance it is not like a can of food that you know exactly what you want. So that makes everything a little bit difficult." (f)

"... I think it is easier to buy in a shop than on the Internet where you are stuck with something you can't feel or see it three-dimensionally or try it on. In the shop you can immediately see if something will fit nicely or if the colour is wrong." (h)

➤ *Positive association with apparel purchasing*

Some participants had a negative perception about apparel purchasing over the Internet because it was a joyous excursion for them to go and buy clothing. In general they experienced apparel purchasing as positive, but the Internet did not provide them with enough reason to try it out.

"... The Internet is not for everyone – some people still like to shop, while others hate it." (d)

"... I am trying to think of a reason to buy on the Internet. The thing is going shopping is not necessarily an inconvenience for me. I stay 5 minutes from Menlyn and because they stay open so late it is not an issue anymore. There isn't anything that entices me to buy on the Internet, not even books." (h)

➤ *Risk perception*

In addition some of the participants felt that a new practice, such as purchasing apparel via the Internet, was separated from the purchasing processes that they were accustomed with. This added to their feeling of uncertainty. It would appear that the participants experienced their existing apparel purchases as positive and the unfamiliarity of apparel purchasing via the Internet as negative.

"... I think anything that is new and removed from the norm you are used to can be scary." (a)

"... I think the things I know. That's why I stay with it. With something like clothes, I know I'll go to a shop and walk out with the clothes I bought ... then they are happy because I paid and I am happy because I have got my clothes. There aren't any issues of I give them money and in a week's time I receive my clothes. Maybe that's the barrier that I still need to overcome... to see if they will actually bring my things to me." (h)

"... It is a bit like catalogues, I am a bit scared because you never know if it will fit and how it will look." (e)

Although a number of the participants used the Internet regularly and were familiar with it, they still had risk perceptions about using the Internet for apparel purchasing. Such participants indicated that they still prefer to obtain their apparel from brick-and-mortar stores because, with the Internet, they were not able to feel or try on the items.

"... That's a big thing for me with the Internet... I won't buy something if I didn't try it on first. I would like to see the material. On the Internet you can't really see what the material looks like." (c)

"... I don't think I will go so far as to say I will buy clothes on a regular basis over the Internet. Although I know at W... you can buy clothes over the Internet but I am still a bit scared." (f)

"... I am on the Internet at least 3 to 4 times a week but I am not totally ready to spend money on the Internet." (h)

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

The expectations participants have flow from their scripts and have to do with what the participants expect from the Internet as medium for the purchase of apparel. By making use of a stimulating technique the participants were required to visit web sites of apparel retailers.

It would appear as if the participants' knowledge of and previous experience with the Internet and their existing apparel purchases manifested in their expectations about apparel purchases over the Internet. The expectations of the participants regarding apparel purchases over the Internet became apparent in two forms. First, these were expressed in phrases connected with aspects that they could usually expect in a traditional store and which they then convert to the Internet. Remarks were made about aspects such as: 'there are so few clothes that you can see', 'on a doll', 'I would like to see it on a person', 'say what type of material it is' and 'it doesn't look like in the stores'. Secondly, what they expected about the functions and elements from the Internet or an apparel web site was voiced as: 'site it is a bit busy', 'one of them don't have everything', 'a try-on function', 'it is too confusing for me' and 'not on standard'.

These responses were encoded into two categories that have to do with the participants' expectations of the Internet as a medium for purchasing apparel. The two sub-categories thus identified from the analysis of the data are *expectations regarding traditional store(s) and apparel as a product category* and *expectations regarding the Internet and apparel web sites*. Within each category specific sub-categories have been created to better describe specific aspects.

A schematic visualisation of the various categories and sub-categories identified regarding the expectations the participants have in terms of adopting the Internet for online apparel purchasing is presented in **FIGURE 5**.

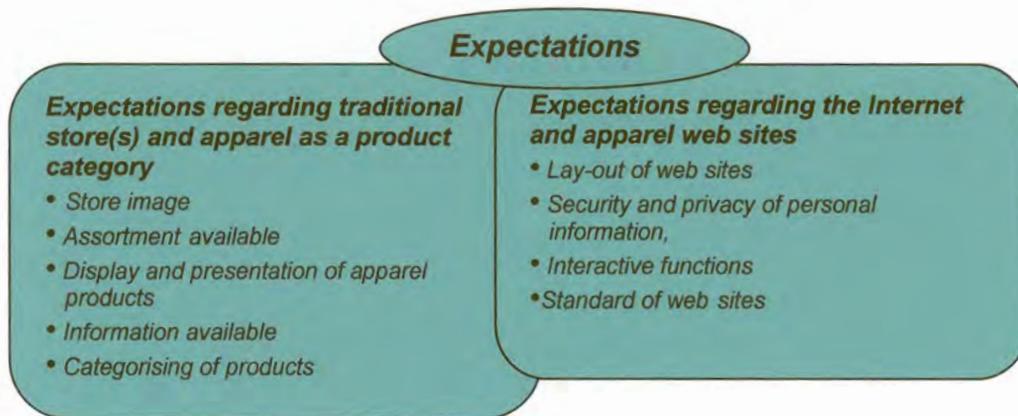


FIGURE 5: EXPECTATIONS OF ONLINE APPAREL PURCHASING

5.2.4.1 Expectations regarding traditional store(s) and apparel as a product category

The specific sub-categories related to participants' expectations of traditional store(s) and apparel as product categories were identified to have a better understanding of the responses. The sub-categories include **store image**, **assortment available**, **display and presentation of apparel products**, **information available**, and **categorising of products**. The sub-categories are discussed and supported by relevant responses.

➤ **Store image**

It would seem that the participants expect the image of an e-store to resemble that of the brick-and-mortar store. Furthermore, it was apparent that the participants were comparing stores with web sites, especially in terms of the image, message, type of apparel and manner of presentation.

"... It doesn't look at all like a store. It is a bit wilder than in a shop. The shop always looks more formal. It is very different." (b)

"... It looks very modern. I like it. It also looks like the advertisements you get through the mail." (g)

The participants also expected the purchasing process to proceed as in a conventional store; in other words that the stages, actions and procedures should be quite similar.

"... You can also pay with your credit card. That's not bad. I don't want to register. (a)

➤ *Assortment available*

The participants expected that the variety of apparel products, available via the Internet, would be the same as in the traditional store. Most participants would like to have seen a larger variety of clothing products on the Internet. One of the participants, namely (h), said that she at least expected all the promotional items of the stores' brochures to be displayed on the Internet.

"...Why do they have so few clothes to show us? See something like it...if it were something that I like, I would've bought it. It is not a very large variety. I would've liked lots more formal clothes, but now there is only T-shirt. And underwear! It's really difficult. You feel if you'd rather not buy anything." (b)

"... OK, it is almost like a catalogue. But why do they have so few things under each one?" (d)

"... I would say in the first place, everything you have in the brochures that you send to the customers also has to be available on the Internet, because that is where you did do fifty percent of your marketing and if somebody sees something that he or she liked, then you don't have hassles to get hold of it. So I would say it definitely has to be there." (h)

➤ *Display and presentation of apparel products*

The participants preferred that the presentation of items should be realistic and clear, otherwise it was not possible for them to form a mental picture of the items. Furthermore, it would appear that the participants expected similar visual presentation procedures as they would have in conventional stores and on television. The visual presentations of apparel products were important for the participants and they expected that it would be the same as in traditional stores. In other words they wanted to see the apparel either on a store mannequin or on a real person.

"... Don't they have pictures of the clothes?" (a)

"... It doesn't look nice if the clothes just lie like that. It looks nicer where the models has it on." (b)

"... I would say on a mannequin; no, only not as flat. I want to see what it looks like when it is on. It needn't necessarily be a model, it could be a dummy, such as in store displays." (c)

"...It also depends how they display the clothes; whether they show it on a model or if they merely show a shirt like that. I would like to see it on a person. And I would enjoy it because I'm not very creative like other people myself – 'wear this blouse with that suit'. On the model, almost like in an advertisement." (g)

"... Here's an example, I see this picture of a blouse on the Internet and I order it and it isn't the correct texture or material. I've got these whims; I have to have a specific texture or a specific colour; and the Internet can't always tell you." (b)

➤ *Information available*

The participants expected specific information to be available. The kind of information that they would like to have was the same that they usually got from the labels such as the composition of the textile, the price of the item and care instructions. It does seem that providing such details would lessen the participants' perceived risks.

"...In this picture there is basically the price, the sizes of the clothing they have in stock and the type of material. The information is sufficient, even for me who knows nothing." (b)

"...Now this is nice, it tells you the different sizes." (c)

"...I like it when they tell what material it is, then you even learn something." (g)

"... Sizes have to be given because how do you know which sizes are available." (g)

➤ *Categorising of products*

Participants expected apparel products to be categorised in the same way on the web pages as in the stores. This would seem to make their shopping procedure easier. This also agrees with the need of participants to group similar products together and make their purchasing simpler.

"... This T...s' web site isn't very good. The one of W...s looks much better: it is more structured and you can look under every category to see what they have. That is to be preferred. That is what I like. They show you what the pants look like and what it costs. Now this is very nice and the stuff isn't too expensive either; it even shows the available colours." (c)

"... F... is good, but it's a pity that there are no categories. W... is good because they've got categories for everything with lots information besides to me. T... is the worst of the lot." (c)

"... This is something about the web site that I don't like, the fact that everything isn't categorised together. This makes it difficult. And they say: 'Jewellery and Cosmetics', but they include underwear. I would've liked that to be a different category." (f)

"... To see what pants they've got. [Dresses the doll.] Now that's really nice. The only thing is they don't have these in categories. Yes, it's a problem because I really don't look like that. I wouldn't be able to see how the pants fit over my backside or my legs." (h)

5.2.4.2 Expectations regarding the Internet and apparel web sites

The specific sub-categories about the expectations of participants of the Internet and/or apparel web sites were identified to understand the comments better. The sub-categories include *layout of web sites*, *security and privacy of personal information*, *interactive functions* and *standard of web sites*. The sub-categories are discussed and supported by relevant verbatim responses.

➤ *Layout of web sites*

The participants expected the web page to be simple and user-friendly; they didn't want the layout to be confusing.

"... If I had to analyse W... site it is a bit busy. You know what also puts me off from buying on the Internet is – you see a picture but in reality it doesn't look the same." (d)

"... If I were to design a new site it would give more attention to detail because you can't design a site that lags behind the others. It's all about competition: if you're there for the money your site has to be the best and the most with-it." (g)

"... To me this is too confusing. This is just too much. Maybe I'm not used to the Internet, but this is more than I can bear."

"... I don't like the layout of F.... One can see three items at the most at a time. I would like to see that they have red pants and blue pants and all the tops that you can wear with them. It is all very confusing; here are shoes in between...they should rather be in a category of their own." (g)

➤ ***Security and privacy of personal information***

The participants expected the web sites to be safe and that their personal information will be protected. Some of the participants that are concerned, due to the crime situation in South Africa, that their information can be obtained (see financial and physical risks), but others hold that their information is in any case available in many other places. The participants with accounts found it convenient that they could change personal data online.

"... I'll do it. I'm neutral. I'm not scared to do it. You can change your personal data – that's nice. Here you can provide feedback about the service. Here they say that delivery is done within 24 hours; now that's fast. When I buy something, I wear it directly; I'm not going to wait another week! I try it out immediately. If you want to exchange it, you'll have to go to the store." (g)

➤ ***Interactive functions***

Participants preferred more interactive functions on the web sites. Functions such as trying on, colour changes and video clips as well as the ability to compare prices and products were mentioned by the participants.

"... That is OK, but I would have preferred pictures of the clothes. The only reason why I would use it is for instance I'm looking for a black skirt, then I can go and see which black skirts are available at T..., E..., and W... and what the prices are. That is all that I would use it for. I would still go to the stores to try it on first." (a)

"... A try-on function. Maybe a search engine type of thing where you type in what you want, jean or skirt and it searches it for you and show all the black skirts it could find." (d)

"... That would be quite nice if you had like a search –thing. Say for instance you want evening wear then according to types you can compare. It is a bit difficult because you can only see half the screen. No I don't like that it is categorised into designers." (d)

"... If I were to design such a web site I would've had a large variety of clothing apparel and I would've divided the screen and then I might've had in place of a picture – when you click on an item you would get a video clip of a 'runway' and a model modelling the item: giving you an idea what it looks like, whether long, short or whatever. One would be better able to sell it if you dolly it up more and make it more funky." (h)

➤ *Standard of web sites*

There were participants that felt that the standard of South African web sites were not yet satisfactory. It would appear that the web sites in South Africa did not satisfy their expectations at all.

"... Each one of them has got something I like. I find it strange that none of them contains everything. It is very straightforward things you want to know. When you're looking for something, like what type of material is it. Now that would be easy to add." (h)

"... I am certain that they are not yet at the standard that they should be. I don't think they make it attractive enough that you would like to buy something. To me there was nothing so outstanding that I felt I had to have it. In fact, they haven't advanced as much as the stores, because in the stores you can feel and see. Therefore their presentations should in fact be better than in the store to make sales. And all that trouble I can't see." (h)

"... I don't like the South African web sites much – many of them have a lot of gaps. I think they've progressed a lot in America and England in terms of mail orders and sales over the Internet. So I'd rather look there first, but I'm a bit wary about South Africa. We aren't yet geared for it; we're still too complacent about what we should be getting in the stores. For me it is important that I can order a smart blouse for work, but which I can't get here now." (f)

Some of the participants felt that online apparel purchasing was not made attractive enough for them. It would appear that some of the participants did not experience difficulties with the technical use of the web sites.

"... The thing is, they have to give you so much more to get the thing sold, because everything you require is already in the stores. So in a sense you've got to take the trouble to get it on the Internet. It is outside your reference framework, so you'll have to change. And to do that changeover well, they'll have to provide you with something better than going to the shops." (h)

5.3 ANALYSIS AND DISCUSSION OF THE FINDINGS FOR RESEARCH OBJECTIVE 2 AND SUB-OBJECTIVES 5 AND 6: TO EXPLORE, DESCRIBE AND GET A BETTER UNDERSTANDING OF THE ROLE THAT THE DIMENSIONS (PHYSICAL AND PERFORMANCE PROPERTIES) OF APPAREL PRODUCTS PLAY AND HOW THESE ARE EVALUATED IN THE PROFESSIONAL WOMEN'S ADOPTION OF THE INTERNET FOR THE PURCHASE OF APPAREL

As there is a difference in the participants' evaluation and judgement of apparel, it is important to note what dimensions of apparel professional women use when

evaluating the apparel they are purchasing. In this way it is possible to determine its role in their acceptance of the Internet for the purchase of apparel. From the results it was clear that professional women used the specific dimensions of apparel in their evaluation and judgement of apparel. These aspects are also incorporated in the scripts of consumers and could have a role in the acceptance of the Internet by professional women. For the purposes of this study the dimensions of apparel have been regarded and discussed as specific categories. According to Brown and Rice (1998:38) the dimensions used by professional women in evaluating and judging apparel consist of **physical properties** and **performance properties (aesthetic aspects and functional aspects)**.

Additional sub-categories, under each of these categories, have been identified from the data analysis. These sub-categories of the specific dimensions of apparel are discussed and verified from relevant verbatim responses.

A schematic representation of the categories and sub-categories, identified in terms of the dimensions of apparel, is shown in **FIGURE 6**.

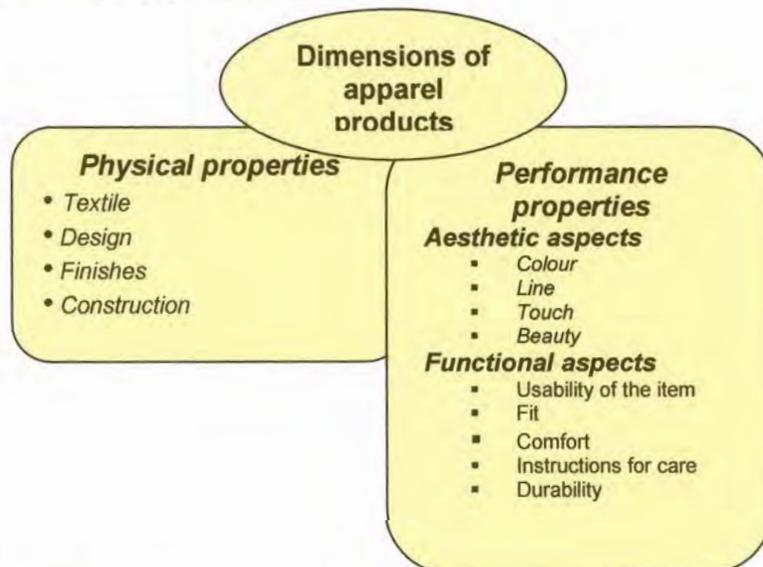


FIGURE 6: THE DIMENSIONS OF APPAREL PRODUCTS

5.3.1 Sub-objective 5: What role does the evaluation of the physical properties of apparel products play in professional women's adoption of the Internet for the purchasing of apparel?

5.3.1.1 Physical properties

The physical properties of apparel comprise of aspects such as the design, textiles, and construction of the item. The specific sub-categories related to the evaluation of the physical properties of apparel were created using existing categories from existing theory (Brown & Rice, 1998:38). The sub-categories include *textile*, *design*, *finishes* and *construction*. These sub-categories are discussed below and supported by relevant verbatim responses.

➤ *Textile*

It appears that the participants first of all evaluated the textile of the apparel item after having identified the item as a possible suitable purchase among the alternatives.

"... Yes, the first thing that I do is to feel the material; I scrunch it because I hate creases, I hate clothes that are crumpled." (a)

"... The first thing is I walk up and I feel the material." (e)

Most of the participants evaluated the *textile* to ascertain whether it is crease resistant – they preferred crease free or crease resistant textiles. They also felt the item to determine the quality of the *textile*.

"... Textile quality...I feel it when I am in the store. On Internet this is one of the major drawbacks, one has to rely on the reputation of the store you are purchasing the goods from." (e)

"... I usually look for something that doesn't crease. I don't go much for something like viscose material, because you get viscose that is closely woven and doesn't really breathe and it crumples a lot." (f)

"... I don't like stuff like this viscose material because it creases so much." (g)

Some of the participants preferred crease-free textiles because of their time saving qualities.

"... it saves me time. I'm the one for comfort. The first thing I do is to feel the material. I squeeze it in my hand to see whether it creases. I stay away from stuff that contains too much viscose, linen. that kind of thing; although it is cool, it creases relatively easily." (a)

It is the general opinion of the participants that apparel products, which did not crease, lend a more professional appearance.

"... Our work environment is hot and if one had been sitting down for a while you look all rumpled up at the end of the day, and I don't like that. I've got cotton shirts and the shops have the prettiest linen things, but it looks as if you were dragged from the laundry basket." (a)

"... I usually look at the composition of the material and if I notice it contains something that doesn't allow it to breathe, then I wouldn't buy it. I go especially for clothes that breathe, because you go from the office into the car which is unbelievably hot and then again into an air-conditioned building." (f)

"... Not always, but most of the clothes I purchase do not wrinkle. They barely need ironing." (g)

"... For example, I'll never buy clothes of cotton because they wrinkle too easily. You can't look neat in cotton. So, there are certain things I won't do." (h)

The manner in which the participants evaluated the textile/material of a clothing item was by 'scrunching' it (i.e. by squeezing it in the hand). In this way they could determine to what extent it would creases.

"...I scrunch it because I hate wrinkles." (a)

"...It is nice because you can feel the material; you can see what it looks like." (b)

"...I feel the thing and I squeeze it like this [participant takes a handful of material in her fist. " (g)

"...I scrunch it; I feel it." (h)

Some of the participants linked quality to the type of textile and weave structure of which the apparel item was made.

"... And also the type of material whether it will get snagged, because it isn't nice when roughly woven things snag easily." (a)

"... M & S's, which is W... here is good quality material. You can feel their stuff. But this is a T-shirt from M & S I've had it for ages it washes well. If you use cheap material and it's got too much cotton in it, it creases as well and because you were not able to feel it you don't know." (e)

"... I am very particular about the type of material that I wear. It must be soft, but it shouldn't be so thin that after being worn once or twice it cannot be used anymore – especially with something like chiffon." (h)

"... I feel it, gauging the thickness...for example the material, I see it is bulky and also the way it hangs. In terms of the material itself: the way it is woven. I don't know much about it, but funnily enough the things I buy do keep." (g)

➤ *Design*

It would appear that most of the participants preferred classical styles or designs. These styles were, according to the participants, also more suitable for their type of employment and it suits their professions.

"... I like simple cuts [fashion / set] and classical cuts. I'll never buy things that are necessarily in fashion...now I go and buy it. I'm not that kind of person. I'll only buy a thing when I really like it, whether it is in fashion or not. And I do like the classical styles. I like tailored suits; classical stuff that I know I'll be able to wear again." (c)

"... I would rather buy and wear something with a much more defined classical line than go for a fashionable item. My profession is also of such a nature: I'm a professional businesswoman, for that reason I cannot arrive at a director of a large company with these offbeat clothes. I usually wear classical clothes, even my casual wear is in the classical style." (f)

➤ *Finishes*

Aspects to which the participants also gave attention were the finishing of the apparel, such as beading and motifs. By carefully inspecting the item the participants would determine whether the item is well made, whether there weren't any loose threads or whether the material has snagged.

"...Clothes with beading – you can already see things coming undone. Then I leave it. And things that snag. That is one thing about which I'm very particular...especially these knitted fabrics, you can even see in the shop that they have snagged." (a)

"...If it has a motif or embroidery or has something stuck to it." (f)

➤ *Construction*

For the participants it was important to judge the construction of the apparel product – especially the more expensive and tailored outfits. Aspects that were noted include the neatness of the construction, whether the seams and the hems are straight and there are no loose threads dangling. When evaluating the construction the apparel product was turned inside out and inspected all-over.

"... But I look especially how it is made; specifically the buttonholes; how the hems were done and how the seams were stitched; I look at things like that. I even look whether the buttons on a shirt, or the detailing, whether that is in a straight line. I also turn the garment inside out. With pants I test that the zips work well because such things break

and they cannot easily be replaced. And with the finer type of clothing how it was stitched and how the garment was made. Whether threads are hanging out or neatly tucked away." (f)

"... When I buy a suit I would usually buy a tailored suit. I take note of the material and the finish; whether it is neat, are the seams straight, you know, those things. I think the first thing is the finish, when you look at the seams. Although I don't inspect each and every seam, that is the general idea. You can immediately see when something is crooked." (h)

All the above physical characteristics of apparel products concern, in the last instance, the quality of the apparel products. It would appear that quality was an important aspect for the participants. Some of the participants associated apparel that is lined with good quality. Again, this aspect was evaluated manually.

"... Yes, there has to be a certain quality. These days you don't often get something that is lined; a lined skirt, like this one. You don't see this generally, and even less one that fits well." (a)

"... Usually when I buy a suit I buy one that is lined because for me it adds to the quality and it looks neater. But in general I evaluate quality on the basis of neatness; how neatly the garment fits." (h)

Some of the participants were prepared to pay more for good quality apparel products. The participants then linked the quality of the specific apparel item to its price.

"... In the first place, quality: I don't mind to pay a bit more for good quality. I'm not very concerned about brand names, but when you feel the clothes and you notice how it was made then you can realise whether it is a good product or not. For me it is all about the quality of the material." (f)

"...The higher the price, the better the quality." (g)

One of the participants indicated that she judged the quality according to the reputation of the store, the texture of the material and the price.

"... I evaluate quality by the reputation of the shop firstly, then by feel of material and then by price." (e)

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

5.3.2.1 Performance properties

The performance properties pertain to the degree the items satisfy the needs of the consumer. More specifically this concerns the aesthetic and functional aspects of the garment.

The specific sub-categories related to the evaluation of the performance properties of apparel were created using existing categories from existing theory (Brown & Rice, 1998:38). The sub-categories include *aesthetic aspects* and *functional aspects*. *Aesthetic aspects* were further categorised as *colour, line, touch, and beauty*. *Functional aspects* were categorised as *usability of the item, fit, comfort, instructions for care* and *durability*. These sub-categories are discussed below and supported by relevant verbatim responses.

➤ *Aesthetic aspects*

The aesthetic aspects of apparel refer to its attractiveness. This can be divided into sensory, emotional and cognitive qualities. Formal aspects refer to the design principles used in the garment such as line, colour, texture, balance, form and proportion. The formal aspects of the apparel product can be detected sensorial. Emotional and cognitive qualities refer rather to the satisfaction of consumers' social needs, such as impressing others or acceptance by others and the consumers' social-cognitive needs, such as creating an own reality (Brown & Rice, 1998:38-39). *Aesthetic aspects*, as sub-category of performance properties, were further categorised as *colour, line, touch, and beauty*. These sub-categories are to be discussed and verified by relevant verbatim responses.

Colour: Some of the participants regarded colour as an important aspect when evaluating apparel products. Usually it was the colour of the item that got the attention of the participant.

"... and then the colour. The colour is important. Cream, white beige, I am trying to get into more colours because colours are coming in. I don't like yellow. The colour and the feel. Basic colours. A little top can be a bright top and then you wear a black suit with it one flower and stuff like that." (e)

"... Colour is very important for me because I'm somebody who loves colour. Usually colourful things attract my attention. So I'm somebody who goes for it." (h)

It was also evident that specific colours caught the participants' eyes.

"... Oh, I do love those subdued colours – black, navy, cream - you know; or rusty or such type of things and... It has to be semi-comfortable and, yes, basically I go by what I see, if something looks nice, I'll try it on." (a)

It would appear that the apparel's colour was related to the end use of the item. The participants pointed out that they would not consider an item that did not fit in with the contents of their existing wardrobes. Some of the participants indicated that they use the colour of the apparel product to determine whether it is suitable as a work outfit. Specific colours appear to be more suited as work garments such as black, navy and cream, while bright colours are less suitable.

"... I wear a lot of black at work because it looks very formal, and navy for the same reason, as well as shades of blue, cream and brown; the most of them. No, I won't wear a bright pink top to work. Maybe if I know that I'll be only in the office the whole day and don't have to deal with clients, yes, then maybe I'll wear something like it...but there's nothing like that in my wardrobe." (e)

Line: Some of the participants' preferred simple lines that can be worn more than one season.

"...I like simple lines that are classical that I will be able to wear for more than one season. It is that type of thing that I reflect with my dress." (f)

Touch: Touching or feeling the texture of the textile relates to the participants' physical evaluation of apparel. The feeling aroused in the hand of the participant by the textile was detected sensorial and influenced their physical and aesthetic evaluation of the material.

"...The feeling of the material as well. You can, when you have two items next to each other, you can feel which one is more durable."

Beauty: Because apparel products contain a personal element, it would appear that the participants were aware of the aesthetic and functional aspects when appraising apparel products. It was important for the participants that the apparel products should possess aesthetic value. According to the participants the apparel had to meet their cognitive, emotional and aesthetic requirements.

"... I most certainly go for the aesthetic as well, and not only for the practical. I try to reconcile the two. For most women there is a bit of emotion included: you do want to look beautiful." (a)

"... I've really got smart clothes in my wardrobe. I really like to dress myself. I enjoy putting on all those nice clothes...very professional...classy. It depends on what you buy, when you buy it, and for what you buy it." (h)

If an apparel product was really pretty for the participants, they would pay little or no attention to the physical aspects.

"... I don't look at how it is made. I see whether it looks pretty and whether I like the material. I want to look beautiful. A person just looks better cared for if they wear different clothes every day." (g)

It would appear as if the beauty of the apparel product was associated with various aspects such as colour and style.

"... Actually for me it's very important what others think how it looks on me. That's why I'll get a friend to hear what she thinks about it." (c)

"... The colour has to be beautiful. The cut has to be beautiful. I like classical styles." (g)

"... I'm not really worried about whether it is a Polo suit or not. If it is a nice suit, I'll buy it, but I don't go after any specific brand name. If it coincidentally happens to be a brand name, I'll buy it, but if not, it doesn't bother me. Yes, some people only buy products with brand names, I'm only concerned about how it looks." (h)

"... I didn't merely buy it just because it's in fashion, I bought it because I liked it."

➤ **Functional aspects**

Functional aspects refer to the fit, comfort; care instructions, durability and end use of the apparel product (Brown & Rice, 1998:38-39). This concerns conforming the garment to the consumer's body (Kadolph, 1998:545). **Functional aspects** as sub-category of **performance properties** were further subdivided in **usability of the item, fit, comfort, instructions for care, and durability**. These sub-categories are discussed and supported by relevant verbatim responses.

Usability of the item (versatility, matching, appropriateness and utility):

The end use of the apparel item concerns its mix-and-match possibilities, usefulness for the end use and its effectiveness for multipurpose application. Some participants showed an inclination for apparel that may be used for more than one purpose: items ought to be mixed and matched with other clothing items in their wardrobes. For that reason they tend to buy loose items and not necessarily suits. They also differentiated between work clothes and casual wear in terms of the style (formal or informal) as well as in terms of the textiles (T-shirt material as opposed to more formal textiles).

"... I look at it from the angle for what am I going to use it for? If it is more formal, I'll use it for work. Garments from T-shirt material...more comfortable...pants with a drawstring are more for leisure. I determine it according to the style and then I think with what I could possibly match it. I tend to mix-and-match quite a lot. I seldom buy a suit...or I match something in the shop...but I don't break up a set. One realises that you can interpret something according to your taste." (a)

"... I see what I need it for; also how formal or informal it is." (c)

"... It is important for me to buy something that I know that I can wear with something else. I wouldn't buy a pink top because I know I've nothing to wear it with, or I've only got one pair of pants to wear it with. I like to buy garments that I can wear with a lot of other things." (c)

Some participants preferred to buy complete outfits, which already satisfy their mix-and-match requirements.

"... I buy complete outfits. If I see a suit that I like, I'll make sure that I have a blouse as well as shoes that go with it. If necessary, I'll buy a whole outfit. I don't really like mix-and-match." (g)

"... To be practical is also very important to me. I won't buy something that is not practical although I might find it beautiful. I must be able wear it to work, to church, at home, to a wedding...then I'll buy it. I won't easily buy something to wear once." (c)

Some of the participants did not decide beforehand what they were going to use the clothing items for, they only decided that when viewing their existing wardrobes.

"... For work; more formal styles. What I usually do when I buy clothes I would have a fashion parade and decide what goes with what. And then for the occasion I will decide I would wear it. I don't really go to get something for a specific purpose. I'll buy it because I like it. Then I'll decide this thing looked well with that, for example this [indicating blouse] and I thought it would go well with black pants and now I wear them together." (h)

The image that the participants wished to convey was part of the end use of their apparel. From the nature of the participants' specific professions it would appear

that the participants had specific ideas of the image that they wished to communicate and how their clothing items should look like, especially in terms of their image as professional women. The participants felt that classical styles appear to be more capable and professional.

"... Generally I buy more functional garments for work. But I think the surrounding emotional aspects do influence what you buy and then, of course, what you decide to wear on a day." (a)

"... For work: formal, professional; informal: neat but still professional in case I have to meet a client." (f)

"... I feel, especially in the profession I'm in, you have to make a distinction to indicate to people that you are competent, otherwise nobody will treat you seriously. I sort of try to create a certain image at work that is why my clothes for work and clothes for special occasions are not quite the same." (g)

"... Clothes for work have to be very formal, neat and classy." (h)

"... I normally wear suits to work, like a proper jacket with a skirt or a trouser. I always use to wear stockings and court shoes not sandals." (e)

Fit: The fit of the apparel product was another very important aspect. The participants evaluated the fit of an item by trying it on in the fitting room or at home (see sub-objective 1).

"... Obviously it has to fit right. If it doesn't fit there is no point in buying it. If it fits really nicely and it is very expensive I will see, but I wouldn't even try it on then. If I walk into a shop and see jeans for R500 I am not going to try them on, there's just no point. So actually maybe price is the first thing that I would look at."

It appears as if the participants preferred apparel products that were shaped, have a good cut, allow them to feel comfortable and fit them well. The participants placed fit in relation to their bodies. The participants referred to sections of the body that should not be accentuated by the apparel or, on the other hand, that the apparel product must flatter the figure. Apparel items that fitted well were a very important aspect for the participants.

"... I prefer something that fits well, especially around the middle. But for work you have to be careful that you look professional. Now that I'm chubbier I tend to stay away from tighter items. But I do like something to be well formed, not baggy. That is the thing about a good cut that fits well and has the right form, but doesn't give the impression that you've squeezed yourself into something." (a)

"...It is important that it fits well..." (c)

"... It shouldn't wrinkle or have folds. It has to fit well. If it is a loose blouse, it may hang loose, but if it is a tailored suit it has to fit my body. It has to be tight where required without folding or bulging. You must also feel comfortable in it. Occasionally in the shop, when a pair of pants fit very tightly, I would sit down to feel whether they are comfortable. That you can't evaluate on the Internet, but if you've got a model, you can fit it on her."

"...It has to compliment my figure: that is the most important. It also depends on the fashion. I don't like a fold around the waist; the pants have to look as if they were made for you." (g)

"... Good fit entails, tailoring, and the clothing being long enough at the arms or legs."

"... I evaluate good fit by seeing if it looks nice on me. This is very personal as an item of clothing may fit you well but not be your style. Some like a top to fit very tight and others don't (like myself)." (e)

"... Pants shouldn't 'bubble' at the thighs. It is very important that it suits your figure, but should also hide the defects." (f)

"... Should not be too tight, but, on the other hand, neither should it fall down. It shouldn't pull or sit crookedly. It has to fit around the middle; not too tight around the hips. Pants have to be long enough. The skirt's length is also important – neither too long or too short; just a little above the knee, then it is just right. Blouses shouldn't pull tight over my back, or pull or tug around the upper arms or the chest. A jacket should also have enough play at the back that you can move your arms and the sleeves have to be long enough. It has to be shaped around the middle...the middle has to be accentuated, otherwise I look like a large lump." (h)

For some of the participants it was very important to try on pants to determine the fit.

"... But it is easier to try something on at the top. Pants you just have to try on to make sure; yes, because often it is that stretch material and you can't easily determine whether it fits snugly, or hangs loose." (b)

"... I'm very worried about pants. I don't just buy any pair of pants. My pants have to be long all the way, but shouldn't be tight around the feet they have to be bell-shaped. I'm very concerned about pants, if it doesn't fit, I don't buy it." (c)

"... You know, if you've got a good mental picture, then it should be easy; it's usually only the length that is a problem. One can always shorten a pair of pants, but you can't make them longer: now that forces you only to buy clothes at certain shops. At this stage I can only buy pants at places like Q... or P... because I know their pants are long enough or they have wide hems for me to take out and lengthen the pants. I would, for example, never buy pants at W... if they aren't marked according to leg length." (f)

The participants would take pains in evaluating their apparel for work because they have to wear it the whole day and they have to feel comfortable in it and it has to let them feel professional.

"... The shoulders of tailored jackets shouldn't droop to the front or to the back because then it isn't tailored anymore. Nor should an item be too tight or too loose; it has to fit neatly, then it is comfortable. It isn't whether it is too short or too long, it is whether it is too narrow or too wide. It is either always falling down or fits very tightly and you are uncomfortable the livelong day. And also something such as a low neckline, especially because we work in a man's world one feels uncomfortable wearing it." (f)

"... I think it is easier because with formal clothes such as clothes for work, for example a suit, with a tailored suit you'll be much more fussy and you'll say: 'I want this and this and this, but with leisurewear one is much more casual when you shop. You are much more relaxed when you buy casual wear.'" (f)

Comfort: It appears that comfort was another important characteristic for the participants. According to the participants comfort includes aspects such as that

the garment should not be too tight, skirts should not be too short and that they should feel relaxed in their clothes. Evaluating the comfort usually occurred during the trying on stage (see sub-objective 1) and this required that the person tried the item on physically. Comfort relates to the fit of the apparel item. According to the participants a comfortable item has to be the correct size and that they shouldn't constantly be aware of the item.

"... Something that you can forget when you've put it on. It has to be the right size; it can't be too small because then it'll pinch you. Nor should it be too large because then you don't feel at your best – when something doesn't fit stylishly. It shouldn't hurt. I have to feel comfortable in it and be able to do the daily tasks without feeling uncomfortable or self-conscious in the clothes. It ought to provide you with self-esteem; when you can carry on with the work without being constantly concerned about what you're wearing." (a)

"... Neither too tight nor too loose. It has to feel comfortable and I must be able to move freely in it. I must also look nice for myself in it. If it doesn't look pretty I wouldn't buy it. I do like a pair of black pants or beige...pants of that type and it shouldn't come up too high either. It should be below my navel." (c)

"... It depends on what I am wearing, for work clothes I like to feel smart but also comfortable as you wear those clothes all day. For an evening, maybe more sexy, and you can put up with a little less comfort for this."(e)

How the textile feels on their skin also determined how the participants evaluated the comfort of an apparel item. Some textiles were experienced as uncomfortable as it caused physical discomfort (i.e. too hot, too cold or too scratchy) or emotional discomfort because of wrinkles, which give an unprofessional appearance.

"... Too much synthetic material that doesn't breathe. The natural fibres of course crease more. I always like cotton mixed with a bit of polyester: it just takes the edge off the wrinkles. Something that wrinkles is also a bother because you are aware that you're not looking as nice as when you got dressed that morning." (a)

"... Comfort means not having clothes too tight and having a nice material touching your skin. Some items of clothing look nice but are not as nice a material." (e)

"... This swish-swish material, it's rather like plastic. I'll never wear it. It is mostly wool that can be scratchy – it is something to take into account when you work long hours and you can't be up all day scratching." (f)

Instructions for care: It appears that the participants preferred items that do not require a lot of care. If they find an apparel product exceptionally appealing, they will buy it even if it requires additional care. The care for the textile was also important in terms of saving time (see the paragraph *Textile*, p. 138).

"...But it should be wearable and the care has to be straightforward. I often look at the labels." (a)

"... The skirt has to be washed by hand; I'm not very taken with it, but I find it most attractive." (g)

Durability: It seems that the participants felt the textile contributed in determining the durability of an apparel item. They also pointed out that they expect that more expensive items would be more durable.

"... To determine what materials are available and to discover the composition of the material, whether it is durable material or not. And when you hold it up to the light, whether it shines through or not; because then you know it won't last long." (f)

"... I think the type of material lends itself to you determining whether it will last. You buy some articles, thinking these have only to last one season and that's fine. Some things that have to last longer – I don't know. I don't directly look at quality; it is usually the other way. When I'm put off by something. It'll put me off if a hem is undone or if a button is working itself loose: then I won't buy that item." (h)

5.4 ANALYSIS AND DISCUSSION OF THE FINDINGS FOR RESEARCH OBJECTIVE 3 AND SUB-OBJECTIVES 7 TO 9: TO EXPLORE, DESCRIBE AND GET A BETTER UNDERSTANDING OF THE ROLE THAT THE CHARACTERISTICS OF THE INNOVATION NAMELY PERCEIVED RISKS, RELATIVE ADVANTAGES AND COMPATIBILITY WITH EXISTING APPAREL-PURCHASING PRACTISES PLAY IN PROFESSIONAL WOMEN'S ADOPTION OF THE INTERNET FOR THE PURCHASE OF APPAREL

5.4.1 Sub-objective 7: What are the perceived risks professional women associate with the adoption of the Internet for the purchase of apparel?

The uncertainty consumers experience when the consequences of purchasing decisions cannot be predicted is regarded as risk perception or perceptual bias. Risk perception does not necessarily relate to reality, but with the uncertainty experienced by the consumer. Their uncertainties bear upon the purchasing

facilities (the use of credit cards), the impossibility to evaluate the clothing item or the delay in receiving the product.

The perceived risks consumers experience are adapted from Schiffman and Kanuk (2000:153) as well as Sproles and Burns (1994:202) the perceived risks are *financial, functional, physical, and time*. For the purposes of this study the above were used as specific categories and discussed as such. In each category further sub-categories were identified as these became apparent when an analysis was made of the data obtained for the present study. These sub-categories of the specific types of risks were categorised, discussed and verified by relevant verbatim responses.

A schematic visualisation of the various categories and sub-categories identified regarding the risks perceived by the participants in adopting the Internet for online apparel purchasing is presented in **FIGURE 7**.

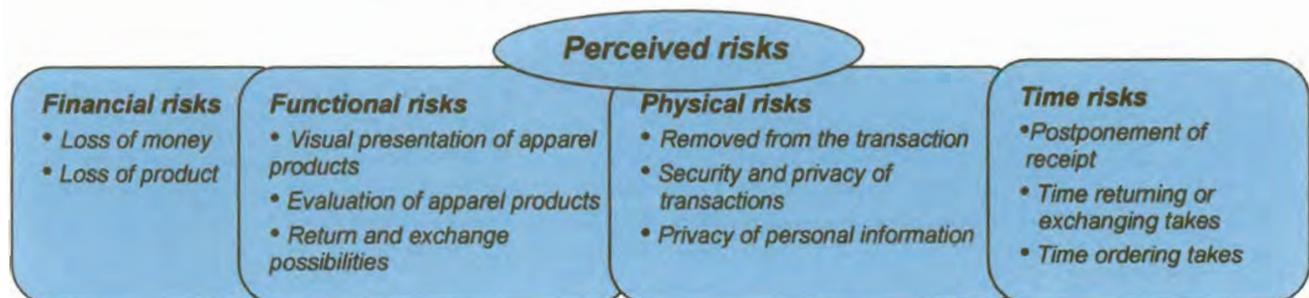


FIGURE 7: PERCEIVED RISKS

5.4.1.1 Financial risks

During the interviews the participants referred to the financial risks that they experienced or associated with the Internet as a purchasing medium. Their responses include the following: "...I don't feel too happy about spending money on the Internet", "I

don't think I'll put my credit card on the Internet" and "A bit afraid; there are always things are always getting lost". These remarks were identified and encoded as financial risks. The specific sub-categories created for such financial risks are *loss of money* and *loss of product*. The sub-categories are discussed below and supported by relevant verbatim responses.

➤ *Loss of money*

The participants experienced financial risks in terms of purchases via the Internet. Some of the participants hold that spending money on the Internet has specific negative connotations, such as 'it is unsafe' or 'one will lose one's money' or 'the product or maybe both'. Some voiced the opinion that with extended use of the Internet for purchases they will consider a safer option such as buying on account or using a debit card. They felt that this is a better way to manage their losses.

"... I think that if it does become apparent that there are problems or if I do experience problems I'll change to a debit card. The problem with a debit card is that you always have to have enough money on the card otherwise they can't process the transaction. But you manage your losses better in this way. I'll consider this when my purchases via the Internet is appreciably more, but at this stage I have only one transaction a month on the Internet." (f)

"... I'm not very comfortable yet about spending money on the Internet." (h)

The loss of money, because of the lack of security, also plays a role in terms of financial risk. The participants experienced the high crime figures in South Africa as negative and that is given as a reason why they would rather not take financial risks on the Internet. Therefore they would preferred to buy on account or use a debit card to circumvent the deficient security.

"... If I buy on the Internet I would rather buy on an account that would be a safer option for me." (a)

"... I honestly don't think I will put my credit card on the Internet.." (d)

In addition the participants regarded the purchase of apparel products as a costly expenditure. This made it difficult for some participants to make a decision over the Internet. The loss of money or the product or both resulted in a perception of financial risk.

"... As usual, a difficult decision or if something is rather expensive. If you have to dish out the money at least it has to be the correct item and that can play a role on the Internet. There's this significant distance between you and that object you're buying so that might keep me back.

"... And it depends whether it is cheaper." (b)

➤ *Loss of product*

Some of the participants voiced the concern that postal services in South Africa were not reliable and that they felt that products would get lost in the post.

"... I am a little bit scared that my things will get lost through the mail. And the other thing is you don't know how long you are going to have to wait for it." (b)

One participant, who regularly purchases groceries and perfume over the Internet, reported no risk in terms of product loss because of the available follow-up facilities and the good service from the various delivery sections.

"... Not really because with present day's delivery you've got follow-up facilities and with this you can at any time determine where the item is. I order my perfume through the Internet and it has always arrived here. I wouldn't buy it if it were to come through the ordinary mail. If it is handled by a delivery service then I'll buy. You know that you're getting good service and they take the responsibility in case of loss." (d)

After the stimulus technique session had been completed some of the participants were less scared and were prepared to pay with their credit cards. This could have been the result of exposure and knowledge gained.

"... If I think about it E... wasn't so bad I will pay with my credit card if I want to buy something in the future." (b)

5.4.1.2 Functional risks

Through the combination of sub-objectives 1 and 2 it was clear that most of the participants evaluate an apparel item first by touching it and then evaluating it on the body by trying it on. The physical evaluation of the apparel was an important procedure for the participants in reaching a final decision. The inability of the participants to evaluate apparel could give rise to uncertainty in terms of the performance properties of the product or a lack thereof.

Some of the remarks made by the participants about the functional risks they have experienced or that they associate with the Internet as a purchasing medium include: “a picture doesn’t always look like the real thing”, “sometimes you don’t know how the material feels”, “you can’t really touch it” and “how do I try it on“. These responses were identified and encoded as functional risks. The specific sub-categories underlying these reactions of the participants include *visual presentation of apparel products*, *evaluation of apparel products*, *return and exchange possibilities*. The sub-categories will be discussed below and verified with applicable verbatim responses.

➤ *Visual presentation of apparel products*

Because the participants could only visually evaluate apparel over the Internet it might mean that they experienced the process as negative. They said that a visual representation of apparel could be misleading and could lead to dissatisfaction when the ordered item did not fulfil their expectations.

“... For me the fear would be in...an item looks fantastic in a picture or on the shelf and then you try it on and it simply looks awful on you. So, you know, it’ll put me a bit off to order clothes over the Internet.” (a)

“... For me a picture isn’t always like the real thing. The photo always looks different to me.” (b)

“... From the picture you don’t know whether that is the thing you really want. That makes it a bit difficult.” (f)

“... You see the price and you see what it looks like. It is possible that you order something and then it isn’t what you’d expected.” (g)

➤ *Evaluation of apparel products*

Touch: The participants also felt that because they could only evaluate the apparel product visually they were precluded from making any other form of assessment such as touch, trying it on, evaluating it on the body, general handling of the item and evaluating the quality.

“... I really enjoy going into a shop. Books are a different story; you know you want that specific book. You clearly identify what you want. The same with sunglasses: I knew the precise shape, the colour, everything. This is easier

than with clothes; you place your order and that is what you get, but with clothes...you've got the picture in front of you, but you don't know the texture of the material or how it'll fit you. It is a bit difficult because you don't really know what you're getting...and also the sizes and the material and textures. You know, I like to feel the material." (b)

"...I think that will be it. I would like to see what the material looks like. You can't really see what the material looks like over the Internet." (c)

"... Yes the fit and the quality. The main thing will be the material. Because what they do is they use cheap material then because you can't feel it. And you can tell if it is good material." (e)

"... Mere visuals aren't a problem because with Internet sales you can see what the item looks like. It has more to do with feeling, and the composition of the material and how does the material feel, how does it feel on your skin. What does it look like on you?" (f)

"... Maybe if you know what kind of material it is and how it feels, then you'll be better able to attach a sense of feel to it. Unhappily, I'm an auditor and if I don't have an opportunity to feel the material then I wouldn't know of what material it is made. If somebody told you it was a viscose and cotton mixture: do you know what it feels like? This is a large part of the reason why I don't buy clothes over the Internet. If somebody informed me that it was a one hundred percent cotton shirt then I know precisely what it is going to feel like." (f)

"... You can't really touch it. That would bother me a lot; you can't feel whether it's thick or thin, or whether it'll get wrinkled. I would first do research about the type of material. I wouldn't buy anything if I didn't know what material it was." (g)

"... I think it is easier to buy in this way than buying on the Internet where you're confronted with something you can't touch; you can't a three-dimensional view; and you can't try it on. But in a shop you can immediately realise but the fit is wrong or the colour isn't really you." (h)

The participants experienced the physical evaluation of apparel as problematic, especially handling and feeling the material. The participants perceived it as negative that they were not able to determine whether the material would crease, or get the feel of the material against their skin and were not able to handle the apparel product. The participants indicated that they would not buy an apparel item if they were not familiar with the textile.

Try-on: The trying on and physical evaluation of apparel were more negative aspects experienced by the participants. The trying on of the apparel item has a bearing on the evaluation of the quality of the product, its construction, various sizes, fit, appearance and comfort.

"... Yes, I mean, if you can't see a thing with your own eyes like that. You can't see what the stitches look like; what is the quality of the material; is it a wrinkle type of material. if you haven't got it in front of you I would be really hesitant in such a case." (a)

"... That you can't try on the clothes yourself. I've never considered buying clothes over the Internet. Clothes are a bit problematic because a person doesn't always know...especially the sizes...will this fit you?" (b)

"... For me this is quite serious; I wouldn't buy a thing I haven't tried on." (c)

"... I normally would try it on in any case. But the thing is you can't really say: I will go in and try it on rather and buy it in a shop. But I can see it here. (d)

"... That's a main thing the fit." (e)

"... My query is: 'How do I try it on?' Clothes is a lot about the feel and appearance, it is not like a tin of food...you want that brand...and you want this...it makes it all quite difficult." (f)

"... You can't try it on." (g)

"... I don't know, personally I don't think that I'll ever buy clothes over the Internet. For the good reason that I want to try it on. I think that that is the main reason why I see it as a no-no; why I regard it as negative. Something such as toothpaste where you know what you want is really easier. Clothes still have got that – it first has to look good on you before you can decide whether you want it." (h)

Use of the senses: Some of the participants felt that they could not make use of all their senses. It would appear that the participants thought that it was easier to purchase an item in a shop than over the Internet because you have the opportunity to do a thorough evaluation and base your decision on that.

"... Yes, I think the main issue is the uncertainty if you don't have it in front of you. You know: quality. You ask yourself: is this thing well made? Do you get value for what you paid...when you don't see the item physically in front of you." (a)

"... Yes, it's risky; you can't feel the material, nor can you try it on. You can't use all your senses, except seeing it." (g)

"... From the nature of the matter, because I know precisely what I want. That is really one of the drawbacks as far as clothes go – because you first want to experience it, be sure that that is what you want." (h)

Return and exchange possibilities

The trying on of apparel goes hand-in-hand with exchange. Because they did not have an opportunity to try on the item before it is bought the participants were worried that they would not be able to exchange it if it does not fit upon receipt or that the exchange procedure would take even longer.

"... The ever-present fear is that if you buy something over the Internet and it doesn't suit you and you exchange it, say, for another number, but that doesn't mean that this other number is going to work either. Maybe it is just the cut that doesn't suit you. So that will still be why I would object to buy there."

"... Say for example that you're not satisfied with the product, how easy will it be to exchange it? You see if I buy something from W... and I find it doesn't work, then I know the procedure – it is easy to have the thing exchanged. That is what worries me." (a)

"... And what problems will I have about giving it back? It would be that kind of problems." (f)

5.4.1.3 Physical risks

Specific physical risks were voiced about aspects that could possibly lead to any form of harm or prejudice related to the Internet as a channel for apparel purchasing. Regarding the aspects about the physical risks that could lead to specific loss or insecurity of the transaction, their personal details or the Internet the participants responded as follows: "We have so much crime in our country" and "You always feel a little bit exposed". These and similar remarks were encoded as physical risks. Specific sub-categories, relating to physical risks, were identified to better expound such reactions. The sub-categories include *removed from the transaction, security and privacy of transactions* and *privacy of personal information*. The sub-categories are discussed and verified with relevant verbatim responses.

➤ *Removed from the transaction*

Some of the participants regarded it as a risk that the exchange of money and receipt of the product did not immediately take place and this could lead to loss for the consumer. The Internet creates the impression, so it is felt, that the participant is distanced from her money because she is not present and in control in the handling of her credit card or cash.

"... Maybe it goes back to the distrust that people have about consumer aspects of the Internet and when they buy a thing over the Internet whether they'll ever receive it. If you don't immediately complete a transaction of money and getting the item then you're never sure that you will get it." (a)

"... I think that maybe I would have preferred it if operated where you put it on a card / account like at T..., so that it isn't directly linked to your bank; that you put it on your card and then you merely do a transfer to your card. I don't even know whether it is more or less safer; you feel so far removed from your money." (h)

➤ *Security and privacy of transactions*

Some of the participants were not really comfortable to make use of their credit cards over the Internet, but this was not seen as a significant risk. The participants were concerned about the security of the transaction and wary to provide personal details over the Internet. It would appear that the participants who had little exposure to and information about the Internet were more concerned than those who have previously made purchases over the Internet or use it regularly. The participants gave the high crime rate in South Africa as the reason why they were reluctant to supply credit card numbers and personal details over the Internet.

"... I also think we've got a lot of fraud in our country and that people are reluctant to give your credit card number over the Internet. There are many persons and articles dissuading you...that you shouldn't provide your personal details." (a)

"... It is a matter of exposure; it'll still take a few years. We're unfortunate to be in a country with a lot of fraud and petty crime; and every day on the news there is one or other scam of people asking money for products and services that are never provided." (a)

"... And all the other things that I don't like about the Internet...of the type of purchases...that you have to provide the number of your credit card...you really feel exposed." (a)

"... I'm still a bit wary...now that you're sitting here and, yes, I'm rather scared. If one were to buy with a debit card because then you don't have to provide the number of your credit card." (b)

"... I don't know whether I'd like to put my credit card on the Internet." (c)

"... I honestly don't think I will put my credit card on the Internet." (d)

➤ *Privacy of personal information*

It appears that some of the participants did not care to give their e-mail addresses over the Internet. Some participants were reluctant to give their e-mail address. Part of their reluctance stemmed from the fear that they might be inundated with junk mail and that their privacy might be invaded.

"... There are things for which I don't easily provide the number of my credit card. Yes...OK...but ID numbers and credit card numbers...it makes me scary." (a)

Some of the participants weren't uncomfortable to engage in a transaction or to provide their credit card numbers or personal details over the Internet. They felt that these were already available in various other places. The protection of their privacy was not the main concern for these participants.

"... There isn't really information that they can get except for what I buy. Your address and telephone number is on it but Pick 'n Pay have a policy that they don't give it out to others. Now, if that were to worry me, you see, my details are on the office database and anyone that hacks our server would be able to get it." (f)

"... No, that doesn't bother me. If it were as simple as all that, then the banks wouldn't have encouraged you to do business over the Internet. I don't consider that it is an issue anymore, that thing about 'all your data on the Internet'. In any case, your details are available everywhere." (g)

5.4.1.4 Time risks

The participants mentioned specific time risks that could play a role in their adoption of the Internet for apparel purchasing. The time risks, as remarked upon by the participants, concerned the time it takes for the product to be delivered, or the participant's time taken up in ordering and exchanging the products. The remarks that were made, include: "if you need something urgently it won't work", "it is so much effort to send something back", "how long will you wait before you receive it" and "sometimes it takes long to loc-on". These remarks were encoded as time risks. Specific sub-categories, related to time risks, were identified as they provide a better understanding of the matter. These sub-categories include *postponement of receipt*, *time taken in returning or exchanging* and *time taken to order and have it delivered*. The sub-categories are discussed and verified with applicable verbatim responses.

➤ *Postponement of receipt*

It appears that the participants did not necessarily find that purchasing apparel over the Internet as a timesaver. Part of the risk was the delay in receiving the goods. Some of the participants were of the opinion that they would like to take immediate possession of the items especially if these were urgently required for

an occasion. In addition, participants still had reservations about receiving apparel by mail. They had the perception that the postal service in South Africa is unreliable and that delivery would take longer than expected.

"... If you require something urgently it won't work because you want to wear it immediately. Obviously there has to be a time factor." (a)

"... And I would want it quite quickly as well. Start to wear it." (d)

➤ *Time taken in returning or exchanging*

The participants felt that an additional time risk was the time taken to exchange and return apparel items bought over the Internet. This was regarded as time potentially wasted. One of the participants said that the procedure could be quite costly with regard to the high costs of postage.

"... Yes, except if they say that if doesn't fit I may take it back, but it'll still be effort. I work opposite a centre: I can easily go there and try something on in a jiffy." (c)

"... It's more a hassle than anything else to me I would much rather try it on there." (d)

"... What am I to do if the things don't fit? The procedure that I'll have to go through to send it back and then getting my money back and to do all that follow-up. I think that might just put a damper on the idea of shopping over the Internet. Who says I'm not going to buy something from England, then I have to return it and all the expense to send it back. Or I might have bought something from the Cape and how do I get there...I'll have to incur the costs...because if I just ordinarily go and buy it at Menlyn, I can quickly go and exchange it on the way to a client or something like that. Killing two birds with one stone." (f)

"... The other thing is: when I buy on the Internet and it doesn't quite fit as it should, it is such a lot of 'schlep' to send it back. I'm very negative about this as far as clothes go. I'm still a long way from that reality. This is the major thing because when you buy something now and it doesn't fit as it should, you'll have to go through the whole effort to send it back and get your refunds and all that hassle." (h)

"... If were to go into a shop and I select ten items to try on I would, probably, buy one of them; and I selected those ten because I liked them and the only reason I didn't buy them was that they didn't fit right. So if I work with those statistics I'm going to send a lot of things here and there." (h)

➤ *Time taken to order and have it delivered*

The participants said that at times the ordering procedure was quite time consuming. This aspect does not necessarily only occur with the purchase of apparel, but could occur in terms of any other interaction with the Internet. The

time taken to place an order is an additional time risk that the participants experience. With apparel items they immediately want it in their possession and want to start wearing it.

"... That is the other thing how they deliver the items...that they deliver it directly at my front door. Because that is the idea: you must get it at your home." (a)

"... When you see something and you buy it...now you don't know how long you'll have to wait for what you've ordered." (b)

"... You know I then might as well just go and buy it. I would rather sit in my office and order it and have it delivered to the house and then if it's wrong, have it picked up from the house. That's called being very lazy but that's how it is. Otherwise it is quicker for me to go to Menlyn or to a shop." (e)

"... Sometimes it takes long to log on; it also depends on the time of day that you do it. I've noticed that when you work after hours that that problem is settled." (g)

5.4.2 Sub-objective 8: What relative advantages do professional women perceive when purchasing apparel via the Internet?

From the findings and specific risks experienced by the participants it was clear that the participants experienced specific uncertainties about accepting the Internet for their apparel purchasing. However, the participants also perceived certain advantages in using the Internet for apparel purchases and these were voiced as: "It is nice if there is something that you're specifically looking for", "hopefully on the Internet you would be able to just get your size anyway", "It saves time: you don't have to hunt around for hours in the shops...it's very easy: you sit back in your chair and look at everything", "You can buy at any time" and "You're not limited to South African shops".

These responses were encoded as relative advantages. Specific sub-categories, connected to relative advantages, were identified as highlighting these responses. The sub-categories include *saving advantages and convenience advantages*. *Saving advantages* were further categorised as *time, energy and expenses*. *Convenience advantages* were further categorised as *after-hours purchasing, finding specific items, price comparisons, and international purchasing*. The sub-categories are discussed and verified with relevant verbatim responses.

A schematic visualisation of the various categories and sub-categories identified regarding the perceived relative advantages of adopting the Internet for online apparel purchasing is displayed in **FIGURE 8**.

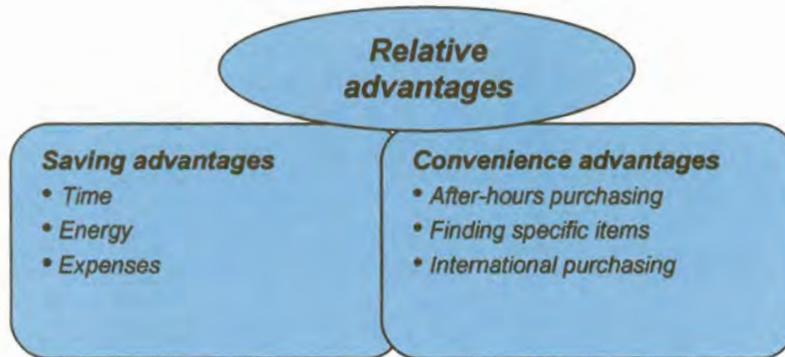


FIGURE 8: RELATIVE ADVANTAGES

5.4.2.1 Saving advantages

Saving advantages were further categorised as *time*, *energy*, and *expenses*. The sub-categories will be discussed and verified with relevant verbatim responses.

➤ *Time*

It would appear that the expectations of the participants, in terms of relative advantages, is related to saving of time and costs as well as saving of trouble and effort. The participants felt that the Internet has an advantage when a person required something specific and by using the Internet it may be easier to obtain the required item. The participants also regarded using the Internet as an advantage when they already knew the required size and were familiar with the specific store and its apparel products.

"... The Internet-bank makes things more easy...the fact that you can do it from your own home...it saves time. That is of course one of the main benefits that arrived with the Internet, it saves you time from doing menial jobs that aren't nice." (a)

"... I will use this web site just to save time ... to see what pants they've got and how much it costs." (c)

"... More about the fact that you can only walk through Menlyn so many times and you'd see everything. And it takes you probably more time than it would." (d)

"... It saves time 100%." (e)

"... Advantages would be it saves time, but then you wouldn't really as much browse. You would be buying specific. Is like if I buy groceries at Pick 'n Pay. I don't impulse buy. You won't impulse buy so much. Unless there's this really nice web site that you would like to spend a lot of time on. And then the return policy and the delivery is very convenient and the short time." (e)

"... On occasions it does happen that you haven't got the time and you've got this function over the weekend then it is fantastic you go on the computer and look and they send it to me. The only thing is: Is it going to fit you? Then you have to go back to the shop and return it, but what I'll do then I'll order a number of items to be on the safe side, for me it is this time thing when I'm in a hurry and then the Internet is a godsend." (g)

➤ *Energy*

It further appears that participants in general felt that the Internet not only saves time in terms of apparel purchases but also energy. They felt that the Internet was also helpful in dealing quickly with tedious tasks such as paying accounts or buying groceries. For one participant the relative advantages of the Internet appeared to outweigh the perceived risks. The advantages were not necessarily in terms of apparel purchases, but more in terms of routine purchases and the purchasing of products where the consumer knows what brand is required such as perfume.

"... You don't have to go into shops and spent hours searching." (b)

"... I imagine it'll be convenient for groceries when one first start doing it. As soon as one starts doing it and you get used to it and it is convenient you'll do it more often." (h)

➤ *Expenses*

Some of the participants were of the opinion that buying over the Internet was cheaper than making use of conventional stores. The savings, in terms of price, would compensate for the potential risks, risks that they in any case would have had doing shopping in the conventional manner.

"... Prices can also be cheaper." (b)

5.4.2.2 Convenience advantages

Convenience advantages were further categorised as *convenience*, *after-hours purchasing*, *finding specific items* and *international purchasing*. The sub-categories will be discussed and verified with relevant verbatim responses.

➤ *Convenience*

Some of the participants regarded the convenience of using the Internet as a relative advantage. The fact that they could do their purchasing from the comfort of their homes as well as the convenience of shopping in such a manner because of time constraints due to work pressure was also seen as an advantage.

"... This winter we were very busy; most evenings arrived home at seven, half past seven...and you had bought these pants and you know it looks nice and, really, you would like more of them...then I would... If you basically know the product or the range and require more of those or in a different colour, or you know a certain line and you know you look well in a certain size." (a)

"... You can sit in your chair and look at everything." (c)

"...When you only have to buy a pair of stockings and maybe something else – to go to the stores then. I'm thinking about the convenience. They can come and deliver it." (f)

"...So, it is very easy. It takes 48 hours then you have it – wherever you are." (f)

Some of the participants found buying routine things, such as groceries, over the Internet as very convenient.

"...I didn't have sufficient time to go to the shops. For a long time now I wanted to try it. I easily feel claustrophobic, so I don't like a lot of people around me. And if you go and buy groceries at the end of the month then the shelves are bare. Then I decided it is easier to sit in my office and quickly place my order and have it delivered at home. And I also calculated that if I went to the grocers I myself had to take the item from the shelf, place it in the trolley, take it from the trolley, place it on the counter, from the counter back into the trolley, from the trolley into the car and from my car into the cupboard. What a lot of effort for which I haven't always got the time. Then I started buying over the Internet and I find it convenient. I place my order from my office and my groceries get delivered at home if my domestic is there. And she packs away everything for me. It is all about convenience." (f)

➤ *After-hours purchasing*

The participants also indicated that another advantage of the Internet was that they were able to do their purchasing at any time of the day, especially in the evenings when they had more time available.

"... You can buy anytime." (b)

"... What is nice about the Internet, you can shop for clothes after-hours even when the shops are closed. I think it is ideal for the professional woman. In the evenings when your children are asleep and your husband is sleeping you can quickly go and see what is available. You don't have to contend with a lot of people." (g)

➤ *Finding specific items*

The participants regarded the potential of the Internet to trace specific apparel items as a relative advantage; especially when they could not find what they were looking for in the store then it would be an advantage to look for it via the Internet.

"... And if you then, for example, can go on the Internet and you've got the serial number of something specific that you need and you look whether you can find it somewhere; now that would be wonderfully handy." (a)

"... I often see something that would look quite nice but then they don't have it in my size so hopefully on the Internet you would be able to just get your size anyway and order it or whatever. I saw something nice, I think it was at T... in Menlyn and it wasn't in my size so I said to them do you have it in my size and she said no do you want me to try another branch and by that stage I said no. I just want to try it on if it doesn't fit. It is not there and there now don't worry looking for it." (d)

"... The only thing I can think of is when you're really looking for something specific, then it'll be easier to get. I remember I once saw a dress that I wanted in a T... brochure. I went to the shop and I couldn't get it there. I think if you can do something like that. If you enter on the Internet and you notice something you can buy it immediately." (h)

➤ *International purchasing*

Some of the participants had access to international web sites and regarded the possible purchases from those as an advantage.

"... I think what makes shopping on the Internet so nice is that you are not limited to the South African shops. If something is available on the Internet you can easily buy it." (f)

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

The compatibility of the Internet as medium for purchasing apparel with the participants existing practises manifested in references made by them regarding similarities, differences, and possible solutions in the future. These references were coded in terms of the compatibility of the Internet. It seem as if the compatibility of the Internet as medium for apparel purchasing exists out of three categories. These categories are *incompatible*, *future compatibility* and *compatible*. Under each category various sub-categories were identified and coded. The sub-categories will be discussed and verified with relevant verbatim responses.

A schematic visualisation of the various categories and sub-categories identified regarding the compatibility perceived by the participants regarding the adoption of the Internet for online apparel purchasing is displayed in **FIGURE 9**.



FIGURE 9: COMPATIBILITY WITH EXISTING APPAREL-PURCHASING PRACTICES

5.4.3.1 Incompatibility

Incompatibility was further categorised as *significance of physical evaluation* and *risk perception*. The sub-categories will be discussed and verified with relevant verbatim responses.

➤ *Significance of physical evaluation*

Some of the participants indicated that they would never make a final decision on the Internet because they felt a need to physically evaluate the apparel items. They cited trying on and getting the feel of the material as very important aspects when making a selection. They said that they would use the Internet to determine what items are available in the stores, but they would not use the Internet to make their final decision to purchase apparel.

"... I would never make my final decision on the Internet. I was wearing of using it because I never known about it. If you tell me what sites to look on I will go look. But what I imagine I will do is, look what is there and if I like something go to the store and buy it." (d)

"... But I would definitely, now that I have been introduced to this, look on here first to see what stuff is in the shops. But still I so often see things and think this is what I've been looking for and then you try it on and it doesn't look nice."

➤ *Risk perception*

It seem as if the participants would reject the Internet for online apparel purchasing if they weren't able to incorporate this 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 other wise.

"...But I still think that I wouldn't buy from the Internet. I value the item too highly not to try it on. I wouldn't even take an item from the shop without trying it on first. Perhaps I'm just afraid of the risk, I want to know the thing fits and that it is something I want. I think it is because I'm a difficult shopper...I don't just buy on the spur of the moment. It takes a considerable time before I find a thing that fits...what I like...and that looks nice. I make certain while I'm in the store. I think that is what'll keep me from shopping over the Internet."

It would appear that the participants could reconcile the use of the Internet by searching for suitable alternatives, comparing prices and determining fashion trends, but they were still hesitant about making a final decision to go completely for the Internet as a means of doing their apparel shopping.

"...I'll compare prices but then I'll still go to the shop and try it on and then buy it. I'll definitely look [on the Internet], it'll save me trouble to hunt around in the shops, but I wouldn't buy." (c)

5.4.3.2 Future compatibility

Future compatibility was further categorised as more *future time constraint*, *change in lifestyle* and *familiarity with stores, products and exchange policies*. The sub-categories are discussed subsequently and verified with relevant verbatim.

➤ *Future time constraint*

It would appear that some of the participants found the Internet reconcilable with their existing apparel purchasing especially at times when they experience significant time constraints and when their working hours were of such a nature that it would be difficult for them to go to the stores to go and buy apparel.

"... I would do the same as now, I will go and look but I wouldn't buy. Maybe if I worked 10 hours a day, 7 days a week I would opt to buy online. But I like to go shopping – it's an outing."

➤ *Change in lifestyle*

Some of the participants did say that in future they would consider purchasing over the Internet, especially when their lifestyle were to change and were of such a nature that they could not go to the stores anymore: for example if they have children and are therefore less mobile. In cases such as these they would find the use of the Internet convenient.

"... At present one is quite mobile; our time is your own; you've got a lot more freedom. But I think that as soon as your life becomes complicated, you know, with children, when you're tied down then I would more easily buy clothes over the Internet and accept the risk that it might not fit. And if I have some time I'll go and exchange it, but there is the possibility that it might work." (a)

"... I'll definitely consider it: to buy over the Internet. I'll start by buying one item first just to see how it works out. I think I'll do it systematically that way. I think I'll try it and depending on the result I'll do it again. If it goes well, I'll carry on. I think it's ideal for the professional woman." (g)

➤ *Familiarity with stores, products and exchange policies*

It appears that the knowledge that the participants have of the type of products and sizes available at a specific store would convince them to accept the Internet for apparel purchasing in the future. The participants experienced fewer risks and were prepared to purchase apparel via the Internet if they knew the store's approach as to the sizes in stock, type of products, quality and exchange policies.

"... But the W... web site...I think I'll definitely buy within the next two to three years as my life becomes more complicated. And with clothes...it would be interesting to see what they add to the basics. When you consider that you already buy groceries, then it should be quite easy to buy a pair of socks or stockings as well." (a)

"... I do think that I'd buy clothes from T... over the Internet, because I know their sizes and it's going to fit me. The only thing I'm not sure about is how I'm going to exchange things." (g)

Participants felt that they would be prepared to incorporate Internet purchases with their existing apparel purchases if it was guaranteed that the return or exchange of items could be done easily.

"...It's difficult...you'd like some kind of guarantee about the quality and about the type...whether you can exchange it when you're not satisfied, and that the process would be easy. Well, yes, the fact that you can't see the clothes physically somewhere...most probably there'll be a picture on the Internet. For me that would be the most important." (a)

5.4.3.3 **Compatible**

Compatibility was further categorised as more *willing to take the risk and relative advantages*. The sub-categories are discussed subsequently and verified with relevant verbatim.

➤ ***Willing to take the risk***

Some of the participants could reconcile the Internet with their existing apparel purchasing procedures. They were prepared to take the risk and began by buying apparel selectively over the Internet. They would first buy from a South African store before considering international e-stores.

"... It's a gamble, but I'm going to try it. I would like to go on LL Bean, especially because you can enter your measurements. I've considered maybe to order a cardigan or a jersey set for myself for this winter. I noticed that they had them when I was on the web site just now." (f)

"... Do you know? I'm going to try it and see how it works. From our discussions I've realized what I'm looking at. At the end of the day you're looking at the material...the composition, washing instructions...and LL Bean they are wonderful...they show all these things. I'm going to try it and see how it works. I'm prepared to take the chance...now that I've discovered what wonderful web sites there are. I won't make my first purchases from London; I'll do it locally and see what problems I might run into before attempting it overseas. The other day I accidentally entered Woolworth's web site and discovered that you can now even buy clothes and I thought to myself I ought to try this...so, I've already had the idea of buying some things over the Internet." (f)

➤ ***Relative advantages***

The preponderance of the relative advantages was sufficient for some of the participants to convince them to make use of the Internet for their purchases. The advantages include the saving of time and effort. References by friends are also experienced positively and reaffirm the relative advantages.

"... I said to myself: 'Let me try it, if I'm lucky then it makes it all so much easier for me', because, as I've said, there aren't really such type of clothes for businesswomen in South Africa. We're still very informal, we're not yet geared for the corporate style. And I saw wonderful things on LL Bean. What I also...so, they've got very beautiful chino's for women, which makes it easy when we've got an informal function or for casual business because the men wear chino's...so you can wear it as well. I'm really going to try it, I just need an opportunity to go and look again to set up my profile."(f)

"... But I haven't had the opportunity to go back and see whether I'd like to order anything, but one of our friends told us he gets his shirts for work from England and that we should all buy together to save on postage. So we're all going to buy things together. I am going to try on my friend's work blouse so we can determine...because we are much of the same size...whether I like it. Then I'm going to order myself a few blouses and for Paul some work shirts. You apparently don't need to iron the shirts...you merely wash them and hang them out, because the domestics iron them till they shine on the seams and the collars. We're going to try it and see how it works. It's a bit more expensive but worth the trouble." (f)

5.4.3.4 Compatibility of types of apparel

The types of apparel that the participants were willing to purchase over the Internet, if they were to consider using the Internet for this purpose, varied amongst the participants. It seem as if the participants were not keen on purchasing pants over the Internet, as the trying on of such items are important. In addition it appears as if the participants would rather consider loose-fitting garments, such as training outfits and sleepwear, because the trying on and fit is less of a consideration. The table below provides the types of clothing that participants would consider to purchase over the Internet as well as the apparel products that they would never consider to purchase in this manner.

TABLE 4: TYPES OF APPAREL PRODUCTS THAT PARTICIPANTS WILL OR WILL NOT PURCHASE OVER THE INTERNET

	Will purchase over the Internet	Will not purchase over the Internet
Lingerie and sleepwear	<p>"...Something less expensive and more routine stuff. T-shirts and underwear. But I would be nervous to buy expensive and more specialised work clothes." (a)</p> <p>"... Sleepwear I will buy because it doesn't have to fit perfectly." (h)</p>	<p>"... I don't think I will even buy underwear over the Internet." (c)</p> <p>"...I think underwear." (f)</p>
Formal and specialised wear	<p>"...I can't imagine that someone can buy formal clothes like that jacket suit over the Internet. But a basic thing especially if you know your size at a specific store..."(a)</p> <p>"... I will not buy an evening dress over the Internet but basic stuff such as golf shirts or T-shirts I will." (f)</p>	
Work, casual and outer wear	<p>"...I have to say jeans. I am used to W...s jeans. Maybe that is why I would do it." (f)</p> <p>"... Something like a skirt or a blouse because I am fairly sure about my size." (b)</p>	<p>"... Things like pants I would not likely buy over the Internet because I know I have to fit it on first." (b)</p>



For other members of the household	"... My husbands golf shirts would be the easiest for me to buy because a golf shirt looks like a golf shirt." (f) "...I would order kids clothes and I would buy for my husband. I know his size and I know his stuff fit perfectly." (b) "... men's shirts are all-over the same. If he needs a white shirt then it is easy. You don't get to many variations." (g)
Other	"... I will buy accessories such as handbags and hats."
Sports and active wear	"... I would rather buy exercise clothes because the fit is easier than a dress or jeans that have to fit right."

5.4 CONCLUSION

The interpretations and conclusions of the findings are presented in **CHAPTER 6**. Integrated interpretations and conclusions and implications of the findings regarding all the participants were made according to the schematic conceptual framework developed for the study.

CHAPTER 6: INTERPRETATIONS AND IMPLICATIONS OF THE FINDINGS

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.

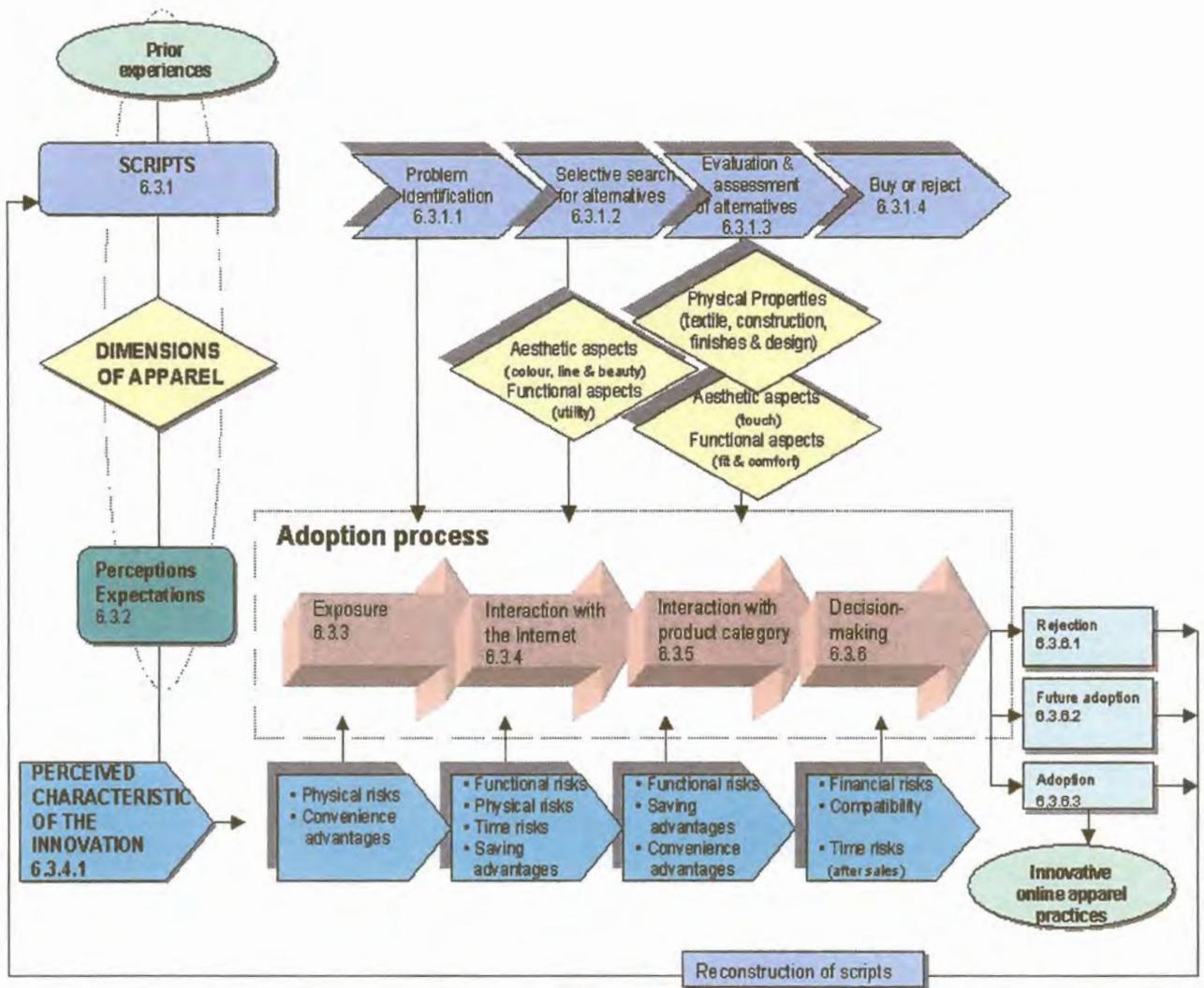


FIGURE 10: REVISED SCHEMATIC CONCEPTUAL FRAMEWORK

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 were 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

the selective search for alternatives and the evaluation and assessment of alternatives.

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 web sites 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 web sites. After the participants evaluated clothing web sites 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 web sites 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 web sites to have a simple and user-friendly lay out 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 web sites 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

terms, 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 web site but rather try a national clothing web site. 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**.

TABLE 5: SUMMARY OF THE INTERPRETATIONS AND IMPLICATIONS

ADOPTION PROCESS	SCRIPTS (steps, actions & procedures)	DIMENSIONS OF APPAREL	PERCEIVED RISKS	RELATIVE ADVANTAGES	COMPATIBILITY	EXPECTATIONS	MARKETING
EXPOSURE	Problem identification (purposeful)		Physical risks	Convenience advantages: after-hours		Security Safety	Simulation Comprehensive information Opinion leader
INTERACTION WITH THE INTERNET	Selective search for stores: visit various stores (known stores)		Time risks	Saving advantages: time, energy		User-friendly Navigation	Web site design Interactive function
INTERACTION WITH PRODUCT CATEGORY	Selective search for alternatives	Performance properties: Aesthetic aspects: colour, line, beauty Functional aspects: utility	Functional risks	Saving advantages Convenience advantages: specific items		Visual presentation Variety Categories	Web site design Presentation
	Evaluation and assessment of alternatives: try-on	Physical properties: textile, construction, finishes & design Aesthetic aspects: touch Functional aspects: fit & comfort		Saving advantages		Try-on function Information	Information: textile, care instructions, sizes, colours
DECISION-MAKING	Buy or reject		Financial risks	Convenience advantages: international purchases	Rejection: Incompatibility Future adoption: future compatibility Adoption: compatible		Information: safety, security & privacy Guarantees & return exchange policies
	After sales		Time risks				Return & exchange policies

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 practises. 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 Lincon 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).

REFERENCES

ABRAHAM-MURALI, L & LITTRELL, MA. 1995. Consumers' conceptualization of apparel attributes. *Clothing and Textile Research Journal*. 13(2):65-74.

ASOM. 1999. Internet guidelines. Johannesburg. The Association of Marketers.

BABBIE, E & MOUTON, J. 2001. The practice of social research. Cape Town. Oxford University Press.

BARON, RA & BYRNE, D. 1997. Social Psychology. Understanding human interaction. 8th ed. Boston. Allyn and Bacon.

BELCH, GE & BELCH, MA. 1998. Advertising and promotion. An integrated marketing communication perspective. 4th ed. Boston. Irwin/McGraw Hill.

BOBBIT, LM & DABHOLKAR, PA. 2001. Integrating attitudinal theories to understand and predict use of technology-based self-service: The Internet as an illustration. *International Journal of Service Industry Management*. 12(5)423-450.

BRADLEY, F. 1995. Marketing Management: Providing, communicating and delivering value. Hertfordshire. Prentice-Hall.

BRANNON, EL. 2000. Fashion forecasting. New York. Fairchild.

BROWN, P & RICE, J. 1998. Ready-to-wear apparel analysis. 2nd ed. New Jersey. Merrill-Prentice Hall.

BOZINOFF, L. 1982. A script theoretic approach of information processing: An energy conservation application. *Advances in Consumer Research*. IX481-486. Twelfth Annual Conference. Missouri. Association of Consumer Research.

CALLAHAN, JC. (Ed.) 1988. Ethical issues in professional life. New York. Oxford University Press.

CHARON, JM. 1998. Symbolic Interactionism: an introduction, an interpretation, an integration. 6TH ed. New Jersey. Prentice Hall.

CITRIN, AV, SPROTT, DE, SILVERMAN, SN & STEM, DE. 2000. Adoption of Internet shopping: the role of consumer innovativeness. *Industrial Management and Data Systems*. 100(7):294-300.

DELONG, MR, MINSHALL, B & LARNTZ, K. 1986. Use of schema for evaluating consumer response to an apparel product. *Clothing and Textiles Research Journal*. 5(1):17-26.

DE VOS, AS & FOUCHÉ, CB. 1998. General introduction to research design, data collection methods and data analysis. In De Vos, AS (Ed), Strydom, H, Fouché, CB, Poggenpoel, M, Schurink, E & Schurink, W. Research at grass roots. A primer for the caring professions. Pretoria. JL van Schaik.

EASTLICK, MA & FEINBERG, RA. 1995. Differences in attitudes toward catalogue retailers of apparel among social/economic risk orientation groups. *Clothing and Textiles Research Journal*. 13(4):220-226.

EASTLICK, MA & LOTZ, S. 1999. Profiling potential adopters and non-adopters of an interactive electronic shopping medium. *International Journal of Retail and Distribution Management*. 27(6):209-223.

ECKMAN, M, DAMHORST, ML & KADOLPH, SJ. 1990. Toward a model of the in-store purchase decision process: Consumer use of criteria for evaluating women's apparel. *Clothing and Textiles Research Journal*. 8(2):13-22.

ENGEL, JF, BLACKWELL, RD & MINIARD, PW. 1995. Consumer behaviour. 8th ed. Forth Worth. Dryden Press.

ERASMUS, AC. 2002. Script-elicitation and script organization for the acquisition of major household appliances within the consumer decision-making context. Partial fulfilment of the requirements for the degree Ph.D. University of Pretoria. Pretoria.

ERASMUS, AC, BOSHOFF, E & ROUSSEAU, GG. 2002. The potential of using script theory in consumer behaviour research. *Journal of Family Ecology and Consumer Science*. 30:1-9.

FESTINGER, L. 1954. Human relations. Studies towards the integration of the social sciences. London. Tavistock

FIGLIO AM & DAMHORST, ML. 1992. Intrinsic cues as predictors of perceived quality of apparel. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*. 5:168-178.

FIGLIO, AM & KIMBLE, PA. 1997. Understanding aesthetics for the merchandising and design professional. New York. Fairchild.

FISKE, ST & TAYLOR, SE. 1991. Social cognition. 2nd ed. New York. McGraw-Hill.

FOXALL, GR & GOLDSMITH, RE. 1994. Consumer psychology for marketing. London and New York. Routledge.

GOLDSMITH, RE & GOLDSMITH, EB. 2002. Buying apparel over the Internet. *Journal of Product and Brand Management*. 11(2):89-102.

GOLDSMITH, E & MCGREGOR, SLT. 2000. E-commerce: consumer protection issues and implications for research and education. *Journal of Consumer Studies and Home Economics*. 24(2):124-127.

GOLDSTUCK, A. 2002. Online retail in South Africa, 2002. "The online retail model did not go out of favour with the collapse of the dot.com industry in USA. Blairgowrie. World Wide Worx.

GOUWS, LA, LOUW, DA, MEYER, WF & PLUG, C. 1984. Psychological Dictionary. Johannesburg. McGraw-Hill.

GRANITZ, NA & WARD, JC. 1996. Virtual Community: A Socio-cognitive Analysis. *Advances in Consumer Research*. 23:161-166.

HANSON, W. 1999. Principles of Internet marketing. Stanford University. South-Western College.

HAMMERSLEY, M & ATKINSON, P. 1995. Ethnography. Principles in practice. 2nd ed. New York. Routledge.

HAWKINS, DI, BEST, RJ & CONEY, KA. 2001. Consumer Behavior. Building marketing strategy. 8th ed. New York. McGraw-Hill.

HAYNES, JL, PIPKIN AL, BLACK, WC & CLOUD, R M. 1994. Application of a choice sets model to assess patronage decision styles of high involvement consumers. *Clothing and Textiles Research Journal*. 12(5):23-32.

KADOLPH, SJ. 1998. Quality assurance for textiles and apparel. New York. Fairchild Publications.

KAISER, SB. 1990. The Social Psychology of Clothing: Symbolic Appearances in Context. 2nd ed. New York. Macmillan.

KAISER, SB. 1998. The Social Psychology of Clothing: Symbolic Appearances in Context. 3rd ed. New York. Macmillan.

KLEINDL, BA. 2000. Strategic electronic marketing. Managing E-business. Cincinnati. South Western College.

KOLESAR, MB & GALBRAITH, RW. 2000. A service-marketing perspective on e-retailing: implications for e-tailers and directions for further research. *Internet Research: Electronic Networking Applications and Policy*. 10(5):424-438.

LEE, M & JOHNSON, KKP. 2002. Exploring differences between Internet apparel purchasers, browsers and non-purchasers. *Journal of Fashion Marketing and Management*. 6(2):146-157.

LENNON, SJ & DAVIS, LL. 1989a. Clothing and human behaviour from a Social Cognitive framework. Part I: Theoretical Perspective. *Clothing and Textiles Research Journal*. 7(4):41-48.

LENNON, SJ & DAVIS, LL. 1989b. Clothing and human behaviour from a Social Cognitive framework. Part II: The stages of social cognition. *Clothing and Textiles Research Journal*. 8(1):1-6.

LEVY, M & WEITZ, BA. 2001. Retailing management. 4th ed. New York. McGraw-Hill.

LOUDON, DL & DELLA BITTA, AJ. 1993. Consumer behaviour. Concepts and applications. 4th ed. New York. McGraw-Hill.

MAIGAN, I & LUKAS, B A. 1997. The Nature and Social uses of the Internet: A Qualitative Investigation. *Journal of Consumer Affairs*. 31(2):346(26).

MARKS, LJ & OLSON, JC. 1981. Toward a cognitive structure conceptualization of product familiarity. *Advances in Consumer Research*. Monroe, KB (Ann Arbor, Mich: Association for Consumer Research). 8:145-150.

MARTINEZ, E, POLO, Y & FLAVIAN, C. 1998. The acceptance and diffusion of new consumers durables: differences between first and last adopters. *Journal of Consumer Marketing*. 15(4):323-342.

MIDGLEY, DF, DOWLING, GR & MORRISON, PD. 1989. Consumer types, social influence, information search and choice. *Advances in Consumer Research*. 16:137-144.

MILES, MB & HUBERMAN, AM.1994. Qualitative data analysis. 2nd ed. Thousand Oaks. Sage.

MITCHELL, V. 1999. Consumer perceived risk: conceptualizations and models. *European Journal of Marketing*. 33(1/2):163-195.

MITRA, K, REISS, MC & CAPELLA, LM. 1999. An examination of perceived risk, information search and behavioral intentions in search, experience and credence services. *The Journal of Services Marketing*. 13(3):208-228.

MIYAZAKI, AD & FERNANDEZ, A. 2001. Consumer perception of privacy and security risks of online shopping. *Journal of Consumer Affairs*. 35:27.

- MOSTERT, PG. 2002. Buying behavior of South African Internet users. Partial fulfilment of the requirements for the degree Dcom. University of Pretoria. Pretoria.
- MOUTON, J. 1996. Understanding social research. Pretoria. JL van Schaik.
- MOUTON, J & MARAIS, HC. 1991. Basiese begrippe: metodologie van die geesteswetenskappe. Pretoria. Raad vir Geesteswetenskaplike Navorsing.
- NAGASAWA, RH, HUTTON, SS & KAISER, SB. 1991. A Paradigm for the study of the social meaning of clothes: Complementarity of Social-psychological theories. *Clothing and Textiles Research Journal*. 10(1):53-62.
- NEUHAUSER, CH & MORGANOSKY, MA. 1994. Schematic information processing of country of origin cues in catalogues. *Clothing and Textiles Research Journal*. 12(4): 31-36.
- NEUMAN, WL. 2000. Social research methods. Qualitative and quantitative approaches. 4th ed. Boston. Allyn and Bacon.
- OLSON, JC. 1981. The importance of cognitive processes and existing knowledge structures for understanding food acceptance. In SOLMS J & HALL, RJ. 1981. *Criteria of Food Acceptance*. Zurich. Forster Verlag AG.
- O' NEILL, M, WRIGHT, C & FITZ, F. 2001. Quality evaluation in online service environments: an application of the importance-performance measurements technique. *Managing Service Quality*. 11(6):402-417.
- PARK, JH & STOEL, L. 2002. Apparel shopping on the Internet. Information availability on US apparel merchant Web sites. *Journal of Fashion Marketing and Management*. 6(2):158-176.

PASTORE, M. 2000. Online apparel shopping gaining in popularity. www.cyberatlas.internet.com/market/retailing/article/0,1323,6061411371,00.html.

June 2003.

PETER, JP & OLSON, JC. 1994. Understanding consumer behavior. Burr Ridge. Irwin

PETERSON, RA. 1997. Electronic marketing and the consumer. Thousand Oaks. Sage.

PHAU, I & POON, SM. 2000. Factors influencing the types of products and services purchased over the Internet. *Internet Research: Electronic Networking Applications and Policy*. 10(2):102-113.

POGGENPOEL, M. 1998. Data analysis in qualitative research. In De Vos, AS (Ed), Strydom, H, Fouché, CB, Poggenpoel, M, Schurink, E & Schurink, W. Research at grass roots. A primer for the caring professions. Pretoria. J L van Schaik.

ROGERS, EM. 1983. Diffusion of innovation. 3rd ed. New York. Free Press.

ROGERS, EM. 1995. Diffusion of innovation. 4th ed. New York. Free Press.

ROUSSEAU, D. 1994. The decision-making process. In DU PLESSIS, F (Ed), ROUSSEAU, GG & BLEM, NH. Buyer behavior. Strategic marketing applications. Halfway House. Southern Book.

SCHIFFMAN, LG & KANUK, LL. 2000. Consumer behaviour. 7th ed. New York. Prentice- Hall.

SCHNEIDER, GP & PERRY, JT. 2000. Electronic Commerce. Cambridge. Thomson Learning.

SCHURINK, EM. 1998. Deciding to use a qualitative research approach. In De Vos, AS (Ed), Strydom, H, Fouché, CB, Poggenpoel, M, Schurink, E & Schurink, W. *Research at grass roots. A primer for the caring professions.* Pretoria. J L van Schaik.

SEIDMAN, I. 1998. *Interviewing as qualitative research. A guide for researchers in education and the social sciences.* New York. Teachers College Press.

SHAW, ME & COSTANZO, PR. 1982. *Theories of Social Psychology.* 2nd ed. New York. McGraw-Hill.

SHIM, S & DRAKE, MF. 1988. Apparel selection by employed women: A typology of information search patterns. *Clothing and Textiles Research Journal.* 6(2):1-9.

SHIM, S & KOTSIOPULOS, A. 1991. Big and tall men as apparel shoppers: Consumer characteristics and shopping behavior. *Clothing and Textiles Research Journal.* 9(2):16-24.

SHIM, S, EASTLICK, MA & LOTZ, S. 2000. Assessing the impact of Internet shopping on store shopping among mall shoppers and Internet users. *Journal of Shopping Center Research.* 7(2):7-43.

SHOEMAKER, S. 1996. Scripts: precursor of consumer expectations. *Cornell Hotel & Restaurant Administration Quarterly.* 37(1):42(12).

SIN, L & TSE, A. 2002. Profiling Internet shoppers in Hong Kong: Demographic, psychographic, attitudinal and experiential factors. *Journal of International Consumer Markets.* 15(1):7-29.

- SOLOMON, MR. 1994. Consumer behavior. 2nd ed. Boston. Allyn and Bacon.
- SOLOMON, MR & RABOLT, NJ. 2003. Consumer behavior in fashion. New Jersey. Prentice Hall.
- SOUTH AFRICA ONLINE. 1999. The 3rd South African web user survey. The House of SYNERGY (THOS). www.southafrica.co.za/survey/. April 2003
- SPROLES, GB & BURNS, LD. 1994. Changing appearances. Understanding dress in contemporary society. New York. Fairchild Publications.
- STERNE, J. 1999. World Wide Web Marketing. Integrating the Web into your marketing strategy. 2nd ed. New York. John Wiley & Sons. .
- SULTAN, F & HENRICHS, RB. 2000. Consumer preferences for Internet services over time: initial explorations. *Journal of Consumer Marketing*. 17(5):386-402.
- SUMMERS, TA, BELLEAU, BD & WOZNIAK, PJ. 1992. Fashion and shopping perceptions, demographics, and store patronage. *Clothing and Textiles Research Journal*. 11(1):83-91.
- SZYMANSKI, DM & HISE, RT. 2000. E-Satisfaction: An Initial Examination. *Journal of Retailing*. 76(3):309.
- TAN, SJ. 1999. Strategies for reducing consumers' risk aversion in Internet shopping. *Journal of Consumer Marketing*. 16(2):163-180.
- TEO, T S H. 2001. Demographic and motivation variables associated with Internet usage activities. *Internet Research: Electronic Networking Applications and Policy*. 11(2):125-137.

TROLLIP, AM. 1991a. 'n Verwysingsraamwerk vir 'n sosio-kulturele kledingstudie. *Tydskrif vir Dieetkunde en Huidhoudkunde*. 19(3):91-94.

TROLLIP, AM. 1991b. Die betekenis van geakkultureerde kledingpraktyke vir bepaalde vroue in Ndzundza-Ndebele-verwantskapgroepe. Partial fulfilment of the requirements for the degree PhD. Pretoria. University of Pretoria.

VRECHOPOULOS, AP, SIOMKOS, GJ & DOUKIDIS, GI. 2001. Internet shopping adoption by Greek consumers. *European Journal of Innovation Management*. 4(3):142-152.

WALKER, R. 1985. An introduction to applied qualitative research. In Walker R (ed). *Applied Qualitative research*. Aldershot. Gower Publishing.

WALKER, B, CELSI, R & OLSON, J. 1988. Exploring the structural characteristics of consumers' knowledge. *Advances in Consumer Research*.

WATCHRAVESRINGKAN, K & SHIM, S. 2003. Information search and shopping intentions through Internet for apparel products. *Clothing and Textile Research Journal*. 21(1):1-7.

WEN, HJ, CHEN, H & HWANG, H. 2001. E-commerce web site design: strategies and models. *Information Management & Computer Security*. 9(1):5-12.

WHITELEY, D. 2000. E-commerce: Strategy, technologies and applications. London. McGraw-Hill.

WILKIE, WL. 1990. Consumer behaviour. 2nd ed . New York. John Wiley & Sons.

YOH, E & DAMHORST, ML. 2000. Consumer adoption of the Internet for apparel shopping: Theoretical model development. www.itaaonline.org/ITAAnew.

ZEITHAML, VA. 1988. Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*. 52:2-22.

APPENDIX A: DATA ANALYSIS

INTRODUCTION

In this appendix the way in which the data analysis was done for the study is presented. The data analysis of the study was done according to the data analysis process proposed by Miles and Huberman (1994). The data analysis process is discussed subsequently.

VERBATIM TRANSCRIPTIONS OF THE INTERVIEWS

All the interviews were transcribed by the researcher and typed up. The format of the data posed problems for the researcher because of the large volume of transcripts the researcher had to deal with. At first the data had to be reduced in order to get a more workable format of the data. The reduction and organisation of the data entailed that the scope of the data was reduced to fit the conceptual framework, the objectives, and sub-objectives of the study.

DATA REDUCTION

Data reduction included the systematising and coding of the transcripts. The typed verbatim transcriptions were coded by selecting and marking of specified themes, words or paraphrases on the transcriptions. Firstly, the coding of data was done according to the three objectives formulated for the study. Highlighters were used to code the data. Every objective was given a colour: green for objective 1, blue for objective 2 and pink for objective 3. Secondly, from these

highlighted pieces further coding was done. Categories were identified from available literature, the objectives and sub-objectives and coded by using words. In this process certain new categories and sub-categories also emerged (see CHAPTER 5). Data not applicable or relevant to the present study were ignored.

The following categories were identified:

- data concerning the professional woman's purchasing practices and scripts (the steps, actions, and procedures followed), data concerning the perceptions and expectations of the professional women in connection with the Internet and their perceptions of apparel purchases and previous experiences with the Internet [marked in green];
- data concerning the dimensions the professional women uses when evaluating apparel products in general and on the Internet [marked in blue];
- data concerning the professional women's perceptions of the characteristics of the Internet namely risk perception, relative advantages, and compatibility [marked in pink].

As part of the observational field notes, the researcher made notes of the date, time, participant, and length of the interview in order to record the factual aspects of the research process.

A typed verbatim transcription and the manner in which it was coded by selecting and marking of specified themes, words or paraphrases, is subsequently presented.



INTERVIEW 1: Unstructured individual interview

Nicolette

18 November 2002, 10:00

PWC, Menlyn (Pretoria)

Chartered Accountant

Age: 35

How do you buy your clothes?

I go shopping in Menlyn or Brooklyn or Santon City wherever. I have never been shopping on the Internet.

Never?

Yes. I am getting in the last few months I have started more on the Internet but only in the last few months. I prefer Internet banking. So I do that and if I am looking for holidays or web site pages or something. I am into photography and to go on workshops I'll look on the Internet. So I use it for that. It is a bit like catalogues I am a bit scared because you never know if it will fit and how it will look.

Is that your main concern?

That's a main thing the fit.

And the safety of the Internet?

No that does not bother me as such.

Why not?

Well maybe it is ignorance. I don't know.

Have you ever bought anything on the Internet?

Yes I have bought Exclusive Books. I bought a book last week. That is the first time I have done it. You are like getting me at a time that I am just starting. They haven't delivered it yet, but it was very, very easy. It was quick. O and ja I do Pick 'n Pay and Woolworths online. They deliver once a month both of them.

How do you buy then?

On their web site and I pick the stuff and then they deliver it for me.

Why do you do it like that?

Because I don't to go and walk around Pick 'n Pay. I don't like shopping for groceries I hate it. I can do so much more with my time...

And the time aspect?

It saves time 100%.

And clothing shopping?

I would do it. You will have to get very good pictures and then the sizing as well. I would have to feel comfortable that the sizes where... I don't know. The problem is my concern is that some places you've got a size 36 and it fits like a Polo or Jellybean and that sort of stuff in a 36 I fit. And I know that make and generally I fit. But now you give me something different and then the size differ and the other thing is if I am returning it, if I have to go to the post office or they don't pick it up from the house to return it. There's now way that I will do it. Cause the hassle of going to the post office or the hassle of delivering something. ...

If you can exchange it at the shop how would that be?

You know I then might as well just go and buy it. I would rather sit in my office and order it and have it delivered to the house and then if it's wrong picked up from the house. That's called being very lazy but that's how. Otherwise it is quicker for me to go to Menlyn or to a shop.

Can you describe to me how you do your shopping in as much detail as you can?

It depends. If I got something specific I'll go to a shopping center. Walk through all the shop I kind of like. There is a few shops I know I like. Like Bailey Classics, Stuttafords, there's the Polo shop those kind of shops. And there's also one opposite Bailey Classics. I know my set shops. I won't go into like Soviet not Soviet, they got very small stuff, KooKai, stuff like that. I can't fit it. I am a big person. And another thing if you can find longer trousers, Polo makes longer trouser then I would get it.

Like Levi also got longer trousers.

That's it, then I would buy it. First thing is I will go to the shops. And then I always pay by credit card. And I will always try it on first.

And what is the first thing you look at when you see something you like?

The ..that's another thing that you won't get on the Internet is the feeling of the material. I'll go and I feel it.

Do you feel for something specific?

Ja I like a soft feel, I don't like linen anymore cause it creases on me too much. I think that's it. I walk in... another thing is also you can't see on the Internet you see the mannequins, you see what they wear like outfits. I also try to buy an outfit because otherwise if I buy one pair of trousers I get home and then I don't have a top to match it. That is important to see a complete outfit. For ideas how to make it up and match it. The first thing I walk up and I feel the material and then the colour. The colour is important. Cream, white beige, I am trying to get into more colours because colours are coming in. I don't like yellow. The colour and the feel. Basic colours. A little top can be a bright top and then you wear a black suit with it one flower and stuff like that. Always try it on. That's the one thing you have to try it on. Cause sometimes just doesn't look right.

Will you try on everything?

I will not buy something I haven't tried on. Cause also I've got big shoulders and sometimes it fits to tight even if it is a large it fits tight and sometimes a large will be really big. A large doesn't mean a lot.

What I wanted to know do you think you have a picture of how you do everything?

Ja and that probably the problem cause I am very much same-o-same-o. I try to now get different styles or be more creative. The lady that sold us our house came through to see us three times and she had these, this material (polyester/ spandex, knitted material) but beautiful bright blues and pinks in that with a little blue top and it looked so nice. And the next day she wore purple pants with as stripe down the side and a little white top. Very bright colours I am mean she was a pretty blonde, it looked so nice. And then I went to the shops two days later and I thought with this in mind, with this three visions in mind of the lady, I am going to buy some nice bright stuff and I couldn't find anything. I even went into Nicci, you know Nicci? It is oke sometimes I even went in there looking but I couldn't find anything. I sometimes try to change. Maybe in that instance I would if I seen something nice I would buy it.

How will you go about that?

I will buy on impulse. I am more an impulse buyer. I will do both. I will go look for something and then I see something else. But shoes are my biggest weakness it is total impulse and then I never wear them again. It is terrible it really so-so bad. I will do both it depends on my mood totally if I see something I like I will buy it. Also I haven't got a concern with money. I must say the shop opposite Bailey Classics in Menlyn. They've got suits. There's a black gay guy working there. Now that one's got expensive suits. That got some suit I would like to buy but they like R6000. All imported suit R4000-R6000.

Have you ever thought about buying clothes on the Internet?

No not really. I have only just started the Internet. Maybe I haven't got round to it. Maybe if one of my friends say this is a really nice web site you must go to that then I might. I haven't seen anything that said you must go to this web page or something like that. If I see some advertising or something like that then I will go to that web page.

Any advantages you can think of for you if you buy on the Internet?

Advantages would be it saves time, but then you wouldn't really as much browse. You would be buying specific. Is like if I buy groceries at Pick 'n Pay I actually save money because I buy exactly what need on my list. I don't impulse buy. You won't impulse buy so much. Unless there's this really nice web site that you would like spend a lot of time on. And then the return policy and the delivery is very convenient and the short time. And I would want it quite quickly as well. Start to wear it.

After the first data reduction step all the marked or high-lighted parts of all the participants transcriptions were cut and paste in to tables developed according to the categories and sub-categories identified from relevant literature that were related to the objectives and sub-objectives as well as from the emerged themes.

This stage was mainly done using a word processing programme on the computer. Electronic files were created of the highlighted or chosen data from the transcripts. The three identified themes (objectives) served as headings for the tables.

Tables for each category and sub-category were created. Identical files for each participant were created. Data were moved to the correct tables (categories and sub-categories) using the cut and paste functions of the programme. This process was repeated for each of the eight participants. The organising of the data took place according to the objectives and sub-objectives.

All the changes and refining of the tables were made, ignoring data not applicable or relevant for the present study. An example of how the data were cut and paste into the tables is presented below.

Nicolette

Chartered accountant

PWC- Menlyn (Pretoria)

Age: 35

Objective 1: To explore, describe and get a better understanding of the role that existing apparel purchasing scripts play in professional women's adoption of the Internet for online apparel purchasing.



SCRIPTS / CURRENT APPAREL PURCHASING PRACTISES		
QUESTION	RESPONSE	
Do you think you have a picture how you do everything?	Ja, and that probably is the problem' cause I am very much same-o-same-o. I try to now get different styles or be more creative. The lady that sold us our house came through to see us three times and she had these, this material (polyester/ spandex, knitted material) but beautiful bright blues and pinks in that with a little blue top and it looked so nice. And then I went to the shops two days later and I thought with this in mind, with this three visions in mind of the lady, I am going to buy some nice bright stuff and I couldn't find anything. I even went into Nicci, you know Nicci? It is OK sometimes I even went in there looking but I couldn't find anything. I sometimes try to change. Maybe in that instance I would if I seen something nice I would have bought it.	Script structure Aesthetic properties; colour Script change
a) PROBLEM IDENTIFICATION		
QUESTION	RESPONSE	
Can you describe your clothing shopping process for me in as much detail as you possible?	It depends. If I got something specific I'll go to a shopping centre. Walk through all the shop I kind of like. There's a few shops I know I like. Like Bailey Classics, Stuttafords, there's the Polo shop those kind of shops. And there's also one opposite Bailey Classics. I know my set shops. I won't go into like Soviet not Soviet, they got very small stuff, KooKai, stuff like that. I can't fit it. I am a big person. And another thing if you can find longer trousers. Polo makes longer trouser then I would get it.	Specific Familiar stores: Sizes Functional aspects: fit
	I will buy on impulse. I am more an impulse buyer. I will do both. I will go look for something and then I see something else. But shoes are my biggest weakness it is total impulse and then I never wear them again. It is terrible it really so-so bad. I will do both it depends on my mood totally if I see something I like I will buy it. Also I haven't got a concern with money.	Impulsive or combined
b) SELECTIVE SEARCHING FOR ALTERNATIVES		
QUESTION	RESPONSE	
	That's it, then I would buy it. First thing is I will go to the shops. And then I always pay by credit card.	Manner of payment Buy in store
c) EVALUATION AND ASSESSMENT OF ALTERNATIVES		
QUESTION	RESPONSE	
You don't even consider buying cash or on account?	No I won't do that. I will pay by credit card and I will always try it on first.	Manner of payment Try-on procedure
Will you try on everything ?	I will not buy something I haven't tried on. Cause also I've got big shoulders and sometimes it fits to tight even if it is a large it fits tight and sometimes a large will be really big. A large doesn't mean a lot.	Try-on procedure: routine

Objective 2: To explore, describe and get a better understanding of the role that the dimensions (physical and performance properties) of apparel products play and how these are evaluated in the professional women's adoption of the Internet for the purchase of apparel

PHYSICAL PROPERTIES (TEXTILE, CONSTRUCTION, DESIGN & FINISHES)		
QUESTION	RESPONSE	
And what is the first thing you look at when you see something you like?	<p>The ..that's another thing that you won't get on the Internet is the feeling of the material. I'll go and I feel it.</p> <p>Ja I like a soft feel, I don't like linen anymore cause it creases on me too much. I think that's it. I walk in...</p>	<p>Textile properties Crease Touch</p>
<p>Performance properties Aesthetic aspects: colour, line, touch & beauty) Functional aspects: utility, fit, comfort, care instructions & durability)</p>		
Do you feel for specific thing?	<p>.. another thing is also you can't see on the Internet you see the mannequins, you see what they wear like outfits. I also try to buy an outfit because otherwise if I buy one pair of trousers I get home and then I don't have a top to match it. That is important to see a complete outfit. For ideas how to make it up and match it. The first thing I walk up and I feel the material and then the colour. The colour is important.</p>	<p>Aesthetic aspects: visual presentation, colour Performance aspects; utility Functional risks</p>
	<p>Cream, white beige, I am trying to get into more colours because colours are coming in. I don't like yellow. The colour and the feel. Basic colours. A little top can be a bright top and then you wear a black suit with it one flower and stuff like that.</p>	<p>Colour Touch</p>

DATA DISPLAY

Data display included the organised and summarised presentation of data. Syntheses of coded and analysed data were made in order to be able to draw conclusions. The displaying of data was done according to the objectives and sub-objectives formulated for the study. Themes were identified between the cases and systematically brought in relation with the categories and sub-categories. Relevant verbatim quotations from the transcribed interviews were used to verify the findings and to provide significant descriptions. During this stage data was discussed according to the objectives and sub-objectives as well

Objective 2: To explore, describe and get a better understanding of the role that the dimensions (physical and performance properties) of apparel products play and how these are evaluated in the professional women's adoption of the Internet for the purchase of apparel

PHYSICAL PROPERTIES (TEXTILE, CONSTRUCTION, DESIGN & FINISHES)		
QUESTION	RESPONSE	
And what is the first thing you look at when you see something you like?	<p>The ..that's another thing that you won't get on the Internet is the feeling of the material. I'll go and I feel it.</p> <p>Ja I like a soft feel, I don't like linen anymore cause it creases on me too much. I think that's it. I walk in...</p>	<p>Textile properties Crease Touch</p>
<p>Performance properties Aesthetic aspects: colour, line, touch & beauty) Functional aspects: utility, fit, comfort, care instructions & durability)</p>		
Do you feel for specific thing?	<p>.. another thing is also you can't see on the Internet you see the mannequins, you see what they wear like outfits. I also try to buy an outfit because otherwise if I buy one pair of trousers I get home and then I don't have a top to match it. That is important to see a complete outfit. For ideas how to make it up and match it. The first thing I walk up and I feel the material and then the colour. The colour is important.</p>	<p>Aesthetic aspects: visual presentation, colour Performance aspects; utility Functional risks</p>
	<p>Cream, white beige, I am trying to get into more colours because colours are coming in. I don't like yellow. The colour and the feel. Basic colours. A little top can be a bright top and then you wear a black suit with it one flower and stuff like that.</p>	<p>Colour Touch</p>

DATA DISPLAY

Data display included the organised and summarised presentation of data. Syntheses of coded and analysed data were made in order to be able to draw conclusions. The displaying of data was done according to the objectives and sub-objectives formulated for the study. Themes were identified between the cases and systematically brought in relation with the categories and sub-categories. Relevant verbatim quotations from the transcribed interviews were used to verify the findings and to provide significant descriptions. During this stage data was discussed according to the objectives and sub-objectives as well

as the categories and sub-categories identified (see CHAPTER 5). An example of how the data were displayed is presented below.

5.3.1 Sub-objective 5: What role does the evaluation of the physical properties of apparel products play in professional women's adoption of the Internet for the purchasing of apparel?

5.3.1.1 Physical properties

The physical properties of apparel comprise aspects such as the design, textiles and, construction of the item. The specific sub-categories related to the evaluation of the physical properties of apparel were created using existing categories from existing theory (Brown & Rice, 1998:38). The sub-categories include *textile*, *design*, *finishes* and *construction*. These sub-categories are discussed below and supported by relevant verbatim responses.

Textile: It appears that the participants first of all evaluate the textile of the apparel item after having identified the item as a possible suitable purchase among the alternatives.

"... Yes, the first thing that I do is to feel the material; I scrunch it because I hate creases, I hate clothes that are crumpled." (a)

"... The first thing is I walk up and I feel the material." (e)

Most of the participants evaluate the textile to ascertain whether it is crease resistant – they prefer crease free or crease resistant textiles. They also feel the item to determine the quality of the textile.

"... Textile quality...I feel it when I am in the store. On Internet this is one of the major drawbacks, one has to rely on the reputation of the store you are purchasing the goods from." (e)

"... I usually look for something that doesn't crease. I don't go much for something like viscose material, because you get viscose that is closely woven and doesn't really breathe and it crumples a lot." (f)

"... I don't like stuff like this viscose material because it creases so much." (g)

INTERPRETATIONS AND DRAWING OF CONCLUSIONS

The drawing of conclusions and verification of data formed the last step in the data-analysis process. Contradictory sets and corresponding themes and patterns in the data made it possible to make interpretations and draw conclusions. The conceptual framework developed for the study was used to make interpretations and draw the conclusions. The role of the identified factors in the adoption process was also highlighted in this manner. A comprehensive presentation of the interpretations, implications and conclusions can be found in **CHAPTERS 6 and 7**.