

Chapter One: Introduction

The World Wide Web touches people's daily lives; it is in our place of work, study, home, and cell phones (Kukar-Kinny, 2010; Power, 2005). With internet access growing, it has become an increasingly important part of living in the United States. It provides people with a means of communication with loved ones, it helps people find places to go and things to do, it allows people to shop and pay bills. As people become more linked into the internet, there are greater chances for marketers to use this medium to sell products. Therefore, as Scott (2010) notes, marketers must understand how to use it to connect their products to their target audiences.

The importance for online retailers to reach female college students has been demonstrated in past studies. These previous studies have focused on students primarily attending school on the East Coast. Little data has been collected concerning the online purchasing behaviors of college students in the Midwest, especially those whose schools are located within rural communities. Nearly four decades ago, Dexter and White found that there is a difference between how people in cities and rural communities learn and adjust (1964). Therefore, this gap in the literature is of important consideration. This study focused on female college students attending school in a rural community. College students in the Midwest are of interest to online retailers since they may be likely to make purchases online for fashion and career apparel rather than wait for fashion trends to arrive in stores. Those located in more rural communities may also be of special interest since they may choose to purchase items online rather than drive long distances to shopping centers.

Furthermore, the study looked to find trends in the way female college students in the Midwest think regarding the process of making purchases in stores and online. This will help to develop an understanding as to why one student chooses to make purchases in one setting or another. Kukar-Kinney notes that if online retailers want to increase sales it is imperative that

they understand what appeals to students and what makes them hesitate when deciding to purchase from a website or traditional land based store (2010).

This chapter examines several important factors. It establishes a need for online retailers to appeal to women as a target audience with a large amount of buying power. Also, this chapter gives an overview of the problem online retailers face regarding the number of women who visit websites and participate in shopping cart abandonment. The background of how women view online advertising and purchasing in general helps to outline what research is needed in the field.

Chapter Two contains the literature of previous studies and highlights what has been found regarding women and their current perceptions towards online shopping. It also demonstrates what specifically past researchers have found about women's purchasing behaviors on websites or in land based stores. Adding to this research will continue to help marketers understand how to best draw women to their websites and increase their business. Finally, it lays out the hypotheses investigated during the study.

Chapter Three describes the methodology of in depth triad interviews and the survey used in the study with Chapter Four containing the results of the study. A discussion of the results and what marketers can use from the study, as well as recommendations for future studies interested in continuing internet market research with women in different demographics is found in Chapter Five.

Statement of the Problem

Several previous studies show that while many people will use the internet to research places and products, many are still hesitant to actually make their purchases online (Baily, 2007; Powers, 2005; Seock, 2007;). Overall, men are more likely than women to buy products and services online (Seock& Baily, 2007; Seock, 2008). This is a problem for today's marketers looking to increase online sales as women are often in charge of making purchase decisions for

themselves and their family (Ko, Cho , &Roberts, 2005; Luscombe, 2010). This increase in women's buying power has largely come from their growing education levels and role in the United States workplace (Belinda, 2010; Luscombe, 2010).

Because women are making more purchasing decisions than ever, and their buying power is on the rise, it is important that advertisers understand the disconnection women have between utilizing the internet to research product information but do not follow through with making the purchase online. Studies have shown that a possible reason for women's reluctance to adopt the behavior of purchasing online is due to the overall process of buying goods and the enjoyment women get from experience (Kukar-Kinny, 2010; Power, 2005). This study compares the overall attitudes and trends of those who look online but do not make purchases compared to those who consistently use the internet to make purchases.

Women often see the process of purchasing as a form of entertainment and the chance to engage in social interactions. As Power explains, since making a purchase online often means doing so alone, the online world struggles to satisfy women's social desires the way traditional shopping does (2005). Several authors note that the process of shopping in traditional retail stores allows women to shop with friends and family. It also gives them an opportunity to get feedback from sales associates and therefore fulfill social and interpersonal needs since making a purchase with the approval from others can make a woman feel accepted (Kukar-Kinny, 2010; Power, 2005; Riedl, Hubert, & Kenning, 2010; Seock& Baily, 2008).

Going to a store to make a purchase has also proven to be a type of entertainment. The ability to try new products first hand can be fun and an entertaining experience (Riedl, Hubert, & Kenning, 2010; Seock& Baily, 2008). Furthermore, when one makes a purchase at a store she has an instant gratification of taking the product home the same day she purchased it. Power notes

that purchasing products online has the deterrent that a woman will have to wait for the purchase to ship to her (2005).

Marketers must also understand why reaching the demographic of young college age women through the internet is important for their company's financial success. Women in this age group are of significance because for every two men who go to college and graduate, three women do, according to a study by Sun, Rubin, & Haridakis (2008). This means their earning potential will be higher with their education levels and will therefore further increase their buying power. College students are often the heaviest internet users, and therefore marketers must work to target this group if they wish to expand on their companies' online sales (McMahan, Hovland, & McMillan, 2004; Seock & Baily, 2008; Sun, 2008).

Although some studies have debated which group spends the most money online, Baily (2008) found that college students are the most likely to spend more money online overall because they spend the most time online. Furthermore, if marketers can reach and capture this target population now, it is highly likely that this population will continue to engage in online purchasing in the future. Because college students are the most likely to spend the most amount of time online, and more women are successfully graduating from college and entering the workforce causing an increase in their potential buying power, it is important for marketers to turn this specific target population from internet users to internet buyers. Therefore, this study will help determine if any trends exist to help online retailers cater their websites to college women.

Background

Recent studies have explored the differences between men and women with regards to online purchasing behaviors (Cheng, Blankson, Wang, & Cheng, 2009; Hovland & McMillan, 2010; Koering & Granitz, 2006; McMahan, 2010; Riedlet et al., 2010; Seocket et al., 2008). Marketing

researchers have also started to explore how the internet and trust of an online source affects consumer buying (Seocket al., 2008). This study adds to the research that has been done and specifically identifies Midwest college women's thoughts about the traditional purchasing experience.

While making purchases online and in stores share some similarities, the overall purchasing experience is different. This study further examines trends regarding college women's thoughts about the purchasing process of both settings. Going to a traditional land based store gives women the experience of physically commuting and being in a store, seeing the product in real-life, talking face-to-face with a sales associate, and spending time with friends and family. The study then compares the traditional purchasing experience to that of purchasing in an online setting.

The use of a type of media, such as the internet, has been found to play a role in a person's ability to adopt the media for other purposes. For example, Sun et. all found that a person who uses the internet for news and research will more likely be willing to also start using it for shopping (2008). Therefore, this study centers on the idea that because college students spend the most time on the internet, they will also be more likely to be persuaded to make online purchases.

Furthermore, the previous research has compared the differences in genders at the college level in metropolitan areas on the East and West Coasts. Therefore, this study narrows its concentration solely to Midwest college women and their online buying behaviors. Since making purchases online is still a growing industry, there is a lack of research about what women think of making online purchases. This presents a problem to marketers as women are an important target audience to reach due to their increasing buying power. Therefore, the study also focuses on

college aged women because they are the target audience marketers need to reach now to obtain their purchasing power later.

While this study focuses specifically on women, as Powers notes, it is important to consider previous studies that have found several potential factors that cause differences between men and women when measuring their attitudes towards purchasing products in general and internet trust. This may explain differences in overall decisions for choosing to make a purchase online or abandoning a shopping cart item (2005).

Importance of the Study

The internet world is not going away, and various studies have noted that people are able to connect to others, places and products in a way that has never been available before (*Advertising Age*, 2010; Allen, 2001; Kukar-Killen, 2010; Mueller, 2008; Powers, 2005; Willems, 2011; Yang, 2004). Because the internet increasingly plays a supporting role in people's day to day activities, it is important that marketers realize that to successfully compete in the industry and grow profit margins, they must join the digital age. To do so effectively, they must design websites to get people to purchase from them online, with a large focus on women, Seock et al. specifically notes, since women are seeing increases in buying power (2008).

College aged women are likely to research products online but are less likely to make a purchase, especially compared to male peers. Marketers should consider ways to make their websites more appealing to college women. This will greatly increase the likelihood female shopper will adapt to become an online buyer rather than an online browser and therefore decrease the likelihood she will partake in shopping cart abandonment as various studies point out (McMahan et al., 2010; Kukar-Killen, 2010; Powers, 2005; Riedlet et al., 2010).

There have been many studies done comparing gender differences and internet usage behaviors (Cheng, Blankson, Wang, & Cheng, 2009; Hoveland & McMillan, 2010; Koering &

Granitz, 2006; McMahan et al., 2010; Riedlet al., 2010; Seocket al., 2008). Little has been done to research what specifically women consider when choosing to make a purchase online or in a store. Furthermore, this study investigates what college aged women look for in an online website to help establish trends relating to their emotional and physiological needs to make a purchase on a website. Establishing what website features Midwest college age women find appealing or unappealing when making a purchase for fashion or career apparel, online retailers can overcome some limitations they face reaching this specific target population. As noted by: Kukar-Killen, 2010; Riedel et al., 2010; and Powers, 2005, marketers can gain the ability to overcome these limitations if they work to understand the reasons for attitudes about trusting and socially interacting online.

Chapter Two: Literature Review

This chapter examines the previous research related to the study. It reviews the general background of information gathered by previous research in the topic area and discusses the relevant theories considered important to the study. It also describes what databases were searched during what time periods to gather the secondary research that helped to develop the research hypotheses. The chapter also defines what hypotheses are considered throughout the study. It also explains why these hypotheses have been established and how they are beneficial towards online marketing research.

Databases Searched

The following secondary research describes what has already been done and published in relation to the study of online purchasing. First, Google Scholar was searched using the search term: Women AND Internet Shopping. This search established that there was some scholarly data available and that the study had a rich background of information but still offered areas for exploration. None of the Google Scholar articles were used as secondary research. Next, a database search using Pro-Quest, EBSCOhost, and Lexis Nexis was done using the following search terms: Women on the Internet, Women And Online Advert*, Women and Buying Power, College Women AND Online Shopping, Internet Sales, Online Shopping, Women AND Internet Influence, Internet AND Shopping. From there, 15 relevant scholarly journal articles were gathered. After the articles were gathered, several reliable and relevant sources were pulled from these initial articles' bibliographies to further the scholarly secondary sources. After the database searches were complete, the researcher searched for books relating to the study. Several books relating to advertising on the internet and about each theory were found.

The same databases of Pro-Quest, EBSCOhost and Lexis Nexis were used to research possible theories relating to women and their online shopping behaviors. After going through the research previously published on the subject, there seemed to be a trend in the types of theories used to study online media. The three that appeared to be the most relevant were the uses and gratification theory, media dependency theory, and information-innovation diffusion theory. To gather secondary research regarding these theories, the researcher searched for key terms: uses and gratification theory, uses and gratification theory AND women and online shopping, media dependency theory, media dependency theory AND women and online shopping, information-innovation diffusion theory, and information-innovation diffusion theory AND women and online shopping.

Uses and Gratification Theory

The uses and gratification theory explains both psychological and behavioral elements relating to a consumer's mediated communication and media consumption (Ball-Roken & DeFleur, 1976; Baron & Dennis, 2003; Koet al., 2005; Ruggiero, 2000). It is curious about several factors: who uses the media, which media channel is used and what effect does the media have on the user (Laswell, 1998; McQuail, 1987; Rogers, 1986). These influences highlight what recruits and entices individuals to use a certain type of media and what activities they perform while using it. It also measures how the experience of using the media affects outcomes for the users (Allen, 2001; Koet al., 2005; Shun et al., 2008). These experiences and outcomes can be influenced by the motivation a person has for choosing to use a certain type of media outlet over another to satisfy his or her needs (Baron et al., 2003).

A variety of factors can influence a person to utilize a media outlet. They may be personal, sociological or a combination (Baron et al., 2003; Shunet. al, 2008). The premise of the uses and gratification theory is that an individual will choose to use a media outlet if it fulfills her

needs (Baron et al., 2003; Ball-Rockeach & DeFleur, 1982; Grant et al, 1991;Koet al., 2005; Shun et al., 2008). Schram (1954) proposed that the media outlet an individual chooses will be the one that best fulfills his or her needs with the least amount of exertion needed to achieve his or her goals. Schram (1954) offers the equation below (Baron et al., 2003).

$$\textit{gratification} = \frac{\textit{Expectation of Reward}}{\textit{Effort Required}}$$

The idea that there is a balance between wanting to satisfy a need and the amount of energy required to fulfill the need is significant to the study since it may be the reason why subjects choose to make a purchase online or in a store. Making a purchase online may offer a greater number of options without the exertion of driving to and walking around a shopping center to obtain goods; however, it may not offer the same level of emotional gratification making a purchase in a store offers since individuals have to wait for the order to be shipped to them. Through the use of a survey, the study researched what Midwest college women found more gratifying for the energy they exerted when making a purchase.

Different people can also use the same media outlet for dissimilar reasons (Ko et al., 2005). Uses and gratification theory, notes Yang, has been especially useful to help researchers consider the uses of different types of media and technology as they emerge (2004). Some people may utilize the internet to obtain news but not to purchase products. Others may choose to purchase products online but obtain news information from somewhere else. Baron et al. (2003), Ko et al. (2005) and Yang (2004) indicate that although these goals are separate for people, if they use the internet for any reason they will be more likely to start using it for other purposes as well.

The increased usage of the internet has also increased the strength of the uses and gratification theory because this type of medium warrants a higher level of interactivity from users (Allen, 2001; Ko et al., 2005). Therefore, applying this theory of uses and gratification to

the study is reasonable because the study asks women college students about their internet consumption and how they apply their use to their purchasing decisions (Baron et al., 2003; Koerning and Granitz, 2006; Ko et al., 2005).

The interactions a person has with internet and internet advertising will be influenced by the motives behind his or her internet use (Ko et al., 2005; Yang, 2004). The internet allows individuals to manipulate the content selections they view; therefore, the websites they choose to visit address their needs- specifically those needs relating to purchasing decisions and consumer gratification (Ko et al., 2005). For example, if a consumer chooses to browse internet advertisements to pass the time, she is less likely to dedicate intellectual interest and time towards a purchase than a consumer searching for specific information to make purchase (Yang, 2004).

On the other hand, Ko et al. found if a consumer with high information motivation visits a website, she will be more likely to stay at one website for an extended period of time and read the product information presented to her thoroughly. Furthermore, if she has a high social interaction motive, she will be more likely visit and spend time on social networking websites or websites presenting social information (2005).

Two studies found interaction with a website also increases the pull a medium has on a person (Baron et al., 2003; Ruggiero, 2000). With many companies belonging to social networking sites, it may also be important to understand the motivations women have for visiting such sites. According to an article in *Advertising Age*, marketers must realize that women visiting social networking sites are not just sitting at the computer but they are also most likely actively using website discussions and message boards. Women often use these sites to research product information from previous customers since customer information may be more truthful than information retained directly from the company (2010).

Some research found that partaking in consumer discussions online and providing customer feedback on products may help women develop an emotional relationship with the company and other customers; this could potentially fill a social need for women visiting these types of websites. Ko et al. (2005) and Powers (2005) point out that by fulfilling a woman's social motivation directly on a company website through live chats and message boards, a company may increase the time spent on their website and increase its sense of value to the woman consumer.

Also, having a type of media [such as the internet] be perceived as having value to a user will encourage a consumer to use it more regularly because it gratifies her innate need to interact and be accepted by peers. Baron et al. (2003) and Ko et al. (2005) reported that increasing the desire for interactivity may possibly be a motivation for women to visit a website therefore may increase the likelihood she will purchase from it. This study asked participants about their attitudes towards reading product information posted to websites by previous customers to measure how effective offering this information was in encouraging her to make a purchase.

Following the theory of uses and gratification, marketers can determine why a consumer visits a website. The motivations behind her search behaviors should be considered since her searches lead her to visit specific websites. Previous literature has identified several motivating factors. Kay and Johnson (2011), as well as Ko et al. (2005) note that researchers have agreed on four major reasons a consumer may use the internet: gathering information, convenience of being anywhere, entertainment to pass time, and engaging in social interaction.

Baron et al. observes that the uses and gratification theory has several strengths and weaknesses (2003). Several researchers have pointed out both that were considered for the research purposes of this study. Baron and Davis (2003), for example, suggest that the

weaknesses of the theory include that it looks at the consumption of a media on a micro-level and does not focus on the presence or absence of effects once a media is used.

The researchers do acknowledge many of the strengths the theory of uses and gratification offers. The theory allows researchers to pay attention to individuals' and consumers' needs and how using a type of media fulfills these needs. It also assumes, according to Baron et al., that the consumer has a level of intellect necessary to consume the media being studied (2003). As this study looks at college women, it is important to point out that the women have the capability of using the internet to make purchasing decisions.

Furthermore, Baron and Davis (2003) point out that the theory focuses on the adoption of new media and how it is used as part of everyday activities. This study aims to understand how college women are integrating the internet to purchase fashion and career apparel into their lives. Therefore, this strength of the uses and gratification theory makes it a relevant theory to the study's underlying framework.

The last strength Baron et al. point out about the theory which is applicable to this study is how it differentiates between active and passive media consumption (2003). It is important to define the differences between how women media consumers actively or passively acknowledge aspects of website design when using the internet. Specifically, how women browse websites in search of fashion and career apparel can be dissimilar depending up on their purchasing intentions note Kukar-Kinney, 2010; Powers, 2005 and Sun et al., 2003. Relying on Sun et al., this study defines two types of internet consumers as online browsers and online purchasers (2003).

Media Dependency Theory

The media dependency theory closely ties with uses and gratification theory. Similarly, the media dependency theory is affected by how it meets the needs of the individual using it and the amount of satisfaction in its ability to fulfill those needs (Ball Rokeach & DeFleur, 1976;

Einwiller, Sabine & Korn, 2010). It differs from the uses and gratification theory because it does not just focus on the goals of the consumer but the effects of using the media has on her (Ball-Rokeach, 1985; Sun et al., 2008).

The dependency on a media or technology reflects the relationship consumers have with it in regards to their exposure and usage of the media or technology. This relationship is often due to messages they are exposed to during their use of the media (Ball-Rokeach et al., 1982). It also considers how the use of the media influences individual attitudes, feelings, beliefs and behavior towards the media in use (Alcaniz et al., 2006; Patwardhan & Yang, 2003). The amount of dependency a person has on a media depends on several factors. The greater the availability of information and the media often leads to greater levels of dependency (Ball-Rokeach et al., 1976; Einwiller et al., 2010). Studies have indicated that college students have the greatest access to the internet; therefore, they may also have the greatest dependency on it.

Media dependency theory outlines three key factors as to why people grow to depend on a media source through understanding, orientation and play (Alcaniz et al., 2006; Ball-Rokeach, 1985; Einwiller et al., 2010). These goals outline the reasons why an individual may choose to use one media over another. Fry and McCain explain how the media dependency is different for each individual. Different conditions and audience segments can be factors indicating why individuals choose to utilize one type of media over another (1983). This study utilizes media dependency theory as it considered different demographic groups than previous researchers by asking Midwest college women about their usage and dependency on using the internet to make purchases.

Understanding comes from the drive people have to understand themselves and find logic in the world around them (Alcaniz et al., 2006; Patwardhan et al., 2003). Orientation is the want to have a guide for behaving socially. Play is a way people learn social roles and norms while

also releasing stress (Alcaniz et al., 2006). If a media outlet fulfills understanding, orientation or play then it is more likely to be accepted and be depended on (McMillian, S, 2000; Patwardhan et al., 2003).

Diffusion of Innovation Theory

The diffusion of innovation theory has historically been a part of communications and marketing management; largely because the theory considers the differences between mass media channels and interpersonal channels (Rogers, 1995). According to Rogers, mass media channels are those that allow one person to communicate to many simultaneously (1995). This study considers a company website a mass media channel as many people can visit the website at one time. However, as Rogers points out, interpersonal channels are defined as a face to face exchange between individuals (1995). Traditional land based stores offer an interpersonal channel to women looking to make a purchase since there is interaction between a sales associate and a customer. As there is little to no human contact making a purchase online, websites lack this interpersonal experience.

Rogers' diffusion of innovation theory suggests several factors influence the adoption of a technology. The relative advantage that a technology offers is the overall level of improvement adopting the technology brings to an individual's life. The compatibility of a technology is defined as how the new technology relates to an individual's current existing values and experiences (1995). Since people have long been exposed to traditional land based stores that utilize the interpersonal channel of communication, this form of communication may be favored over the website that offers mass media.

Rogers' diffusion of innovations theory has also been predominantly used in studies centering in the rural communities since technologies sometimes are slow to reach them (1995). Because of the historical use of the theory, it is especially relevant to this study as it focused on

college students in the Midwest, some of whom attend rurally located universities. The study asked about participants' geographic location to determine if participants attended school in an urban or rural community as this may explain differences in utilizing the internet to make purchases.

The theory strives to explain how the overall process of getting people to adopt new ideas and technologies, no matter the benefits offered by them, can sometimes be difficult. Previously, Rogers (1995) defined diffusion as the development in which communication through a channel by society is accepted. The theory of diffusion of innovation is particularly relevant to this study as many previous researchers have used the words innovation and technology almost interchangeably (Alcaniz et al., 2006; Rogers, 1995; Sun et al. 2008). The diffusion of the technology of the internet for the use of making purchases by women falls into the realms of the theory. This study takes this definition and applies it to online purchasing by defining diffusion of a technology as the progression of implementing online purchasing as a way to obtain fashion and career apparel.

Innovation is the acceptance of an idea or practice that is thought to be new to a society (Rogers, 1995). The people who adopt the new practice are thought of as innovators. These innovators have been found to have the greatest amount of interactivity with new technologies (Alcaniz et al., 2006; Rogers, 1995; Sun et al., 2008). Alcaniz et al., found interactivity with the internet increases a consumer's ability to search and obtain information online (2008). McManhan et al. further defined interactivity as the "expression of the extent that in a given series of communication exchanges, any third or later transmissions or messages is related to the degree to which previous exchanges referred to even earlier transmissions," (2010). Using these definitions, college students often have the greatest rate of internet interaction compared to peers and therefore are the most likely to be innovators of online purchasing as defined by the diffusion

of innovation theory (McMahan et al., 2010; Seock et al., 2008; Pew Internet and American Life, 2003).

Rogers (1995) also suggests that along with the interaction of a technology, innovators often share the personality trait of being more pioneering in all aspects of the technology adoption. These innovators are consumers with intrinsic tendencies to seek out new information and ideas and accept the usage of new products or services (Rogers, 1995; Roy & Ghose, 2006). A person's innovativeness often coincides with a person's ability to adopt new ideas and technologies earlier compared to other members of society (Rogers, 1995; Roy et al., 2006). Because the current college students grew up with this technology and have high levels of exposure to it, they may be more likely to take greater risks when using it.

If consumers feel comfortable interacting with a new technology or media outlet, they will likely be advocates of the technology (Alcaniz et al., 2006; Rogers, 1996; Sun et al., 2008). These advocates are considered opinion leaders about the technology they have adopted and therefore are considered an influential factor in the spread of the technology. The researchers Alcaniz, Mafe, Aldas et al. noted that these opinion leaders are more likely to share the technology with others and discuss the benefits and disadvantages of the technology (2008). The level of innovativeness of a person is important to the study since it has been found that higher innovation is a predictor of online buying frequency and possible future intent to buy online.

Sun, Rubin, and Haridakis' review of Information-Innovation Diffusion Theory considers three different types of activity: selectivity before exposure, involvement during exposure and the use after exposure. Selectivity before exposure focuses on the motives an individual has for using a media outlet. Involvement during exposure emphasizes the psychological mind frame a person has throughout the time he or she is using the media outlet (2008). Studying the use after

exposure demonstrates the effects using the media outlet had on the individual after the interaction (Cooke, Sujan, Sujan, & Weitz, 2002; Sun et al., 2008).

Researchers utilizing the theory of diffusion of innovation also concern themselves with the interaction of the technology once a person is exposed to it (Cooke, Sujan & Weitz, 2002; Rogers, 1995; Sun et al., 2008). Rogers defines the three types of responses to the technology as adoption, rejection and discontinuance. Adoption of the technology means that an individual accepts and utilizes the media after their exposure. Rejection of the technology is the opposite, with the individual choosing to not use the media again after their exposure to it. Discontinuance happens when an individual uses the media but later chooses to reject it and therefore stops utilizing it in the future (1995). The process leading to technology adoption or rejection is shown in the diagram below:



Figure 2: Rogers, 1995 p 135

In the past, the diffusion of innovation theory has been criticized by what Rogers refers to as pro-innovation bias. This bias happens when a researcher believes that an innovation or a technology should be implemented by all of society (1995). Because of the favoritism in research studies, researchers often learn more about the adoption process of a technology rather than the rejection or discontinuation of a technology. This study tried to limit the possibility of this bias as it questioned participants about their shopping cart abandonment. Shopping cart abandonment may be considered discontinuation of a technology since the process of using the internet to make a purchase online was started but then suspended.

There have been some conflicting opinions regarding whether innovativeness increases the likelihood someone would become an online buyer. Other studies found that innovators are

strong users of the internet for purchasing purposes because they acknowledge the advantages it offers over traditional shopping channels (Alcaniz, Blas and Torres, 2006; Alcaniz, Mafe, Aldas et al., 2008). Because innately innovative people become the first to consume and try new products and ideas, they also are among the first to apply new uses to existing products (Alcaniz, Mafe, Aldas et al., 2008; Cooke et al., 2002; Roy et al., 2006; Sun et al., 2008). Therefore, it is likely that people who have adopted internet shopping are innovative people.

Men vs. Women's Online Purchasing Behaviors

Studies show there are several key differences between men and women with respect to their attitudes and their behaviors when making purchases (Riedl, Hubert, & Kenning, 2010). Investigating attitudes and behaviors in regards to online purchasing is important since attitudes and behaviors often coincide with each other. As Cox (1964) notes, if a person changes his or her attitude, it is probable that behaviors relating to the attitude will change as well. This observation by Cox may happen with online purchasing as well.

Men focus more on the outcome of making a purchase and view it as a way to obtain products. Women have been found to view shopping as more of a form of social amusement because of the human interaction; therefore, Riedel et al. notes that since the internet does not currently offer human interaction, the internet is more likely to meet the needs of men before women (2010). Making a purchase online can be a more efficient means of purchasing goods, especially if one lives a long distance from a shopping mall or shopping center (Powers, 2005). Buying from a website rather than a store offers the speed and convenience of ordering something within minutes without requiring an individual to leave where he or she may already be.

According to a study by Riedel (2010), men and women also differ in how they process the trustworthiness and the reliability of online offers and webpages. Their survey found that in general, men often trust more than women. They predicted that hormones could be a likely

explanation for the difference in the levels of trust men and women have in regards to internet offers. They also found that men and women's brains differ in how they process online offers being presented to them.

Since online trust may be due to several biological factors, the neurological science behind online trust is important for the study and may help explain some of the challenges marketers face when trying to reach and convince women to become online buyers. College women who participate in the triad interviews and survey were specifically asked to identify aspects of company websites that help to establish a level of trust between them and the online retailer. According to Kukar-Kinney (2010) and Powers (2005), if online retailers can build websites to meet a woman's need for a trustworthy relationship, she will be more likely purchase products online and refrain from shopping cart abandonment.

As well as the difference in the perception of trusting online offers, previous research findings have found that trust plays a role in a consumer's decision to purchase something online or not. Therefore the trends found in the triad interviews and survey may give insight to online retailers to help increase the likelihood a woman will finish her purchase online decreasing the overall rates of shopping cart abandonment.

This is supported by a study done by Riedel (2010). Riedel demonstrated that men and women perceived the reliability of offers presented by EBay differently depending on the amount of information the offer presented. Riedel's study yielded findings explaining the difference in the levels of trust men and women have when processing internet offers is likely due to differences in hormones and brain activities. Riedel's findings are considered important to this study as it helped to layout several talking points for discussion during the triad interviews.

Furthermore, this study further examines how women's perceptions of the four marketing P's- price product, placement and promotion- are effectively used in traditional advertising and

land based stores. Because marketing's product, price, placement and promotional strategies will inevitably have some differences for websites compared to that of traditional marketing used retail stores, Mueller says it is important to think about how these can be used to draw women internet users onto corporate websites and urge them to become online buyers (2008). If online retailers can meet the high standards women hold to better their experience online with these marketing strategies, women will be more likely to purchase from their website. Meller also found that women respond more favorably and are more likely to be repeat customers if they are given explanations to the reasons behind what a company is promoting to them.

A case study of Midas that Mueller presents exemplifies several of the 4 P's marketing tactics that appeal to women. The company found that the most successful approach when marketing to women is focusing on and explaining the process and procedures the company performed on their car. Women also responded favorably when they were allowed to see and understand why things happened with their cars, in the shops, and within the company. This type of promotional strategy appeals to women because it allows them to interact with the product and understand the reason behind the price of the services being provided to them (2008). Taking the time to show women the reasons behind repairs and pricing also established a greater sense of trust, and as Reidel's (2010) study indicated, trust generates more sales for a company while increasing the likelihood of a return visit.

A Shift in Buying Power

As noted in Chapter 1, women's power of making purchasing decisions has increased over the years. Juyal and Singh point out changes in education and career advancement have increased the number of dual income families and have challenged former gender roles regarding the purchasing influence of women (2009). Today, Belinda notes, for every two men that receive

college degrees, three women do. Increasing levels of education means that women are also acquiring higher paying jobs in the workplace (2010).

Women are growing in the workforce too. It is estimated that women earned an estimated \$13 trillion globally in 2009 and the average earning is expected to continue upward. According to Belinda, it is projected that in 2014 women's earnings will reach \$18 trillion (2010).

Furthermore, according to the Census Bureau's 2008 American Community Survey, young childless and city-dwelling women in their twenties are earning more than men counterparts which is setting them up to be a major consumer group (Luscombe, 2010). This is significant to the study since it focused on college age women, the group most likely to have higher earning potentials and therefore be able to sustain the ability to buy online throughout their lives.

With women's earning power increasing, so is their ability to make individual and family buying decisions. As Lesley Jane Seymore, Merdeth Corporation's editor in chief points out, "Women don't just influence the buys they control it" (Luscombe, 2010, pg 2). Having an increased control over where and how personal and family income is spent, means industries are jumping at the chance to lure women's pocketbooks to their stores (Luscombe, 2010). To stay competitive in reaching the female population, retailers must work on designing websites that encourage online purchasing. Learning how to design websites that fit women's needs will help retailers sway women into becoming online purchasers.

Women and Buying Behavior

It is important to understand women's shopping behavior before trying to understand online purchasing activities. Since women have increased their ability to make purchasing decisions, they are generally shopping more. Researchers Kukar-Kinney (2010), Powers (2005) and Riedl et al. (2010) have determined several reasons women choose to make purchases.

Women tend to focus on the pleasures and entertainment the process of buying offers rather than the outcome of obtaining goods.

Powers observes that consumers who view the process of making a purchase as a gratifying experience are less likely to make purchases online. This is because the process of buying something online is a poor substitute for the entertainment value associated with shopping in a store (2005). Making a purchase in the store allows for interpersonal interactions from the human to human communication that takes place in stores. Powers (2005) and Seock et al. (2008) note that it also gives consumers an opportunity to look at and experience different products first hand which websites cannot offer. In the store, a woman can touch and try products as well as talk with retailers and sales associates about their opinions on the product she is considering purchasing.

The online purchasing experience emphasizes convenience but may not be as gratifying as the process of buying in the store (Koering&Granitz, 2006; Kukar-Kinney, 2010; McMahan, 2010; Powers, 2005). Researchers Cheng et al. (2009), Hoveland and McMilan (2010), Riedl et al. (2010) and Seock (2008) all found the convenience of shopping from home is high for busy women, but does not fill the social and physical experiences that women crave when making a purchase. Their studies indicated that the gratification of seeing the product up close, speaking with sales associates and spending time with friends or family members have been found to be important to women deciding to make a purchase.

What women buy is also important to consider for marketing development. Luscombe (2010) and Yang (2004) both found that female consumers are more likely to buy home furnishings, apparel, jewelry and cosmetics than any other products in stores and online. Since apparel is one thing female consumers purchase frequently, it is important for online retailers to meet their needs in this industry and encourage them to become online purchasers for apparel

items. This study focused specifically on what women consider when purchasing career and fashion apparel both online and in a store to notice.

As customers become connected online at greater rates than ever before, the retail industry must follow to stay connected to their customers. If retailers in these industries want to convince women consumers to buy their products online, they should develop their website to not only draw women to it, but engage in purchasing products during their visit to the site. Kukar-Kinney (2010) and Powers (2005) have indicated that there are high rates of shopping cart abandonment.

Previous research has focused on gender differences in purchasing decisions and what women buy online (Riedl et al., 2008; Seock et al., 2008). However, little research has been done on what specifically women like or dislike about websites that influences their decision to make purchases online. Kukar-Kinney (2010), Powers (2005), Roy et al. (2006) and Seock et al. (2008) agree that it is important for marketers to study what women want from company websites to decrease the rates of shopping cart abandonment.

Shopping Cart Abandonment: a growing epidemic for online marketers

Shopping cart abandonment, as described earlier, is defined as the delay or suspension of finishing an order by an individual or the choosing to postpone purchasing a product on the internet and therefore exiting the website with items left in the site's shopping cart or bag (Cho, Kang & Cheon, 2006; Kukar-Kinny, 2010; Power, 2005). It is a concern for online retailers who report annual losses due to the abandonment of shopping cart items (Kukar-Kinny, 2010; Power, 2005). This study utilizes several methodologies to help identify potential themes for messaging and web design that could encourage college women to buy products online when visiting websites and decrease the likelihood of shopping cart abandonment to occur.

Women and Current Internet Use

Despite gender stereotypes, women are avid internet users. One way in which women set themselves apart regarding internet usage is how actively and socially they participate on the internet. Baron et al. suggests that corporate websites may appeal to women by offering types of advertising that allow them to interact with the messages being sent. Because women like interactivity and interactivity connects an individual more strongly with technology, websites may benefit from offering an overall more interactive experience (2003).

This interactive experience is something traditional advertising cannot do, giving online marketers an advantage of stores (McMahan, Hovland, McMillan, 2010; Yang, 2004). The internet allows for two way communication and changes the top down communication models traditional media offers. However, Yang notes that the interactivity online advertising provides is only useful when individuals are willing to interact with the advertising being used (2004).

Overall, there is a lack of research regarding internet activity and consumer's motivations. This may be because getting consumer feedback can be a challenge. There is an information give and take advertisers must be aware of. As Allen points out, asking people about company products and online services can help make future experiences for a consumer better. However, there is a potential risk of creating ill will with consumers since many people feel information requests are annoying, intrusive and time consuming (2001).

Women tend to use functions of the internet that fulfill their needs socially and allow for human to human contact. They are more likely to use and respond to advertising messages sent through emails (Koering&Granitz, 2006; McMahan, Hovland,& McMillan, 2010; Weisner, 2000). Women also enjoy social networking sites and are likely to offer opinions regarding products on company sponsored sites (Yang, 2004). Of the more than 500 million people on Facebook, 62% are women (Luscombe, 2010). Women are also the predominate gender on

LinkedIn and use it as a support system to connect with other working women (McMahan et al., 2010). These social networking sites allow marketers looking to increase online traffic an opportunity to find and access women consumers online. Lucombe (2010), McManhan et al. (2010) and Yang (2004) suggest companies may also start the process of connecting with women through these sites.

Alcaniz suggests that with the popularity of the social networking sites, it may be important for companies wishing to increase the number of customers to consider designing their website to reflect similar social elements that are popular with social networking sites. By creating websites with user-friendly elements that encourage human to human interactions, online retailers may fulfill similar interpersonal and social aspects going to a store to make a purchase offers women (2008). Furthermore, Alcaniz (2008) and Ko et al. (2005) observe women making purchases online may find assurance with the items in her cart through product ratings given on social networking sites. This assurance in the items she has chosen may help decrease the rate at which she abandons items she has put in her shopping cart and increase the likelihood of her purchasing them.

College Students and Internet Usage

Because college students' lifestyle heavily centers on technology and media, they have become a great interest for internet advertisers (Scott, 2010; Seock et al., 2008). Furthermore, on average, college students have the greatest access to internet than any other population (McMahan et al., 2010; Seock et al., 2008; Pew Internet and American Life, 2003). With regular access and use of the internet, college students spend a considerable amount of time online which makes them savvy computer users.

College students also are more likely to be on the forefront of technology developments; therefore, they are more likely to exhibit both innovative characteristics and internet dependency

(Alcaniz et al., 2006; Roy et al., 2006; Sun et al., 2008). Also, as Roy suggests, the inquisitive nature of college students makes them more flexible with their learning and adaptation of technology. They also tend to be less afraid of making mistakes (2006).

Roy continues to examine college students and suggests they are an important target population for online retailers due to their time constraints. Walking around a shopping center for entertainment purposes may not be a possibility for students balancing busy schedules. Today, many college students must balance time between classes, studying, social events and work; therefore, it is likely that the speed and convenience of online shopping is of value to them (2006). Furthermore, if college students attend school in a town located away from large shopping centers, the time and money it takes to drive to store locations may not be a possibility. However, McManhan points out that although they appreciate the potential convenience online shopping offers, they still place high demands for interactivity from websites (2010).

There are differing opinions regarding the group that spends most money shopping online. Sanjoy and Ghose (2006) found that the online buyer who spent the most online was older and had a higher income. Since higher incomes mean the greater ability to make purchases, it is not surprising that this group is one in which research has shown spends a significant amount of money on online purchases. However, this group is less likely to be high internet users as a whole, lowering their online buying power.

A different study done by Seock & Baily found that college students spend the most money online. Specifically, the researchers found that college students spent more on apparel than anything else online, excluding travel. The idea that college aged people may spend the most money online is plausible considering their high levels of internet usage (2008). Considering both studies, it is reasonable to accept that although individual purchase amounts may be lower for college students compared to individuals in a higher age range who have higher incomes, the

likelihood of a purchase being made by a college student is higher since more college age people are spending time online in general. Since this population has a great potential to see online ads and visit websites, it is important that they be considered impactful to sales and studied to increase the understanding of online retailers to help increase sales to this group.

Past studies regarding college students and online shopping have focused heavily on the East Coast leaving a gap in literature surrounding different geographic locations. This study focused on Midwest college students. The Midwest population is important to online retailers since shopping online may be the easiest way to obtain certain brands as long commutes to particular stores may be improbable due to the time and money it takes to do so. These longer commutes and time constraints may be an encouraging factor for Midwest college students in rural communities to buy online, but McMahan et al. (2010) and Seock et al. (2008) suggest that they will only buy if the website they are purchasing on is fulfilling their needs. As Roy et al. points out, the internet allows for people to purchase from across the country, so it is of value for marketers to consider how different regions within the country view online shopping (2006).

Women and Online Purchasing

While men and women do not largely differ cognitively online (Doholakia, 2003; McMahan et al., 2010) many people still stereotype gender differences in women's technological capabilities (Koernig et al., 2006). It is important to consider how men and women are different in their viewing and acceptance of internet advertising messages. McMahan et al. (2010), Riedl et al. (2010) and Sun et al. (2008) have shown that these gender differences have been found to be a strong indicator when choosing to use the internet for making purchases.

There are conflicting opinions on how and if gender plays a significant role in internet purchasing. Dholakia et al. (2003) and Yang et al. (2004) have reported that gender did not actually play a role in making online purchases. However, Cheng et al. (2009), McMahan et al.

(2010) Riedel et al. (2010), Seock et al. (2007), Sun et al. (2008) and Wolin & Korgonkar (2003) have all suggested that gender plays a significant role in online purchasing since the overall perceptions of online offers and purchasing goals are different.

The current study concentrated on college women and how they perceive purchasing fashion and career apparel online. Therefore it is accepted that since different genders view the process of purchasing differently, it plays a role in how individuals make online purchases. Sun et al. found that men routinely used the internet for browsing purposes more than women. Additionally, McMahan et al. (2010) found that men indicated that they use the internet for making purchases more than women (McMahan et al., 2010). However, Cheng et al. (2009) and Wolin et al. (2003) show women exhibit more positive feelings towards electronic advertising than men.

It is also important to understand that women have a keen ability for multi-tasking. Riedel et al. suggests advertisers should understand that they may never get the full attention of women while they are browsing online looking to purchase products (2010). Using different locations online and offering multiple tools and applications to connect with women throughout the day will eventually add up to increased sales (Advertising Age, 2010). Additionally, women may be more drawn to use different types of technology for advertising purposes (Koering et al., 2006).

Researchers Koering et al. (2006), McMahan et al. (2010) indicated that while men are likely to browse the internet and use the internet to make purchases more than women, women's nature of being able to connect with others on a more social level means they are also well suited to become involved in the cyberspace world. The challenge for online retailers is reaching the women population and enticing them to turn to the internet for purchases like her male counterparts. Weisner agrees, noting that because of their ability to connect socially through the internet, women are likely to use emails and view promotional emails with links and coupons as

an important source for information (2010). If a company is sending her information on how to get the best deals, she will be more likely to respond to promotional emails more favorably than men (Cheng, Blankson, Wang & Cheng, 2009).

McMahan et al. found that not only are women more socially adept for aspects of online advertising, they are also more emotionally connected by personal feelings to the messages online advertisers send them. Men on the other hand are often more emotionally detached (2010). Women also often show higher emotional engagement with the overall purchasing experience in general when making purchases both in traditional stores and online (Chang, 2007; McMahan et al., 2010).

Women have the need to feel, see, and try different products. Trying products is a form of entertainment and women can be physically drawn to items by their intricate details such as colors, fabrics and print. Online retailers have a problem reaching women on this level since websites do not offer the same physical contact with products in the store and therefore will have a lesser emotional appeal to purchase the products (McMahan et al., 2010; MicMillan, 2000). McManhan et al. (2010) also found the lack of ability to experience a product and try it on makes women feel apprehension when purchasing products online. Furthermore, Baron et al. (2003), Ko et al. (2005) and McMahan et al. (2010) have agreed that this apprehension may happen because the website does not fill her entertainment or emotional needs and therefore purchasing from the website is less gratifying than shopping in a store.

Although making purchases online offers women the convenience of buying anywhere an internet connection can be made, women generally view the value and the convenience of buying online lower than men (Luscombe, 2010). As a woman switches from making purchases in traditional stores to making purchases online, the idea of purchasing focuses more on the functionality rather than the emotional enjoyment (Riedl et al., 2010). Because men already focus

more on the outcomes of shopping rather than the process it is not surprising that they gravitate towards online shopping more readily than women (McMahan et al., 2010).

Riedl et al. suggests that changing women into online purchasers means their attitude about the purchasing process has to change. This need to change increases the levels of uneasiness women have towards buying online. As any change in attitude is difficult, the need for an attitudinal switch towards online purchasing poses a challenge for advertisers (2010).

Trusting the Internet

Trust is also an important part of getting people to adopt something new. It is essential for successful economic exchange (Riedl et al., 2010). Trust is defined as an attitude, belief, intention or behavior in existing literature (Riedl et al., 2010; Roy et al., 2006). Technology increases the perception of uncertainty in commercial interactions because of the decrease in human to human interaction (Riedl et al., 2010). Likewise, online purchasing is impersonal because of a lack of human interaction. Understandably, once a person is online, it takes time and trust to move them to become an online buyer.

Much of the trust necessary to convince someone to become an online buyer is because of the personal information that must be shared online. Roy et al. found online shoppers must be willing to share confidential credit card account information online and trust a website will protect it (2006). Some companies have responded to the growing concerns over internet trust and many have made company policies and procedures regulating the data collection and distribution of private information (Scott, 2010; Spangler et al., 2006).

A previous study by Spangler et al. showed that people may be more willing to give up some personal privacy and purchasing information in trade of something they conceive as valuable. Some offers companies have successfully used to gain customer information include money compensation, exclusive discounts, and perceived increase of convenience. Women

especially may be more willing to share email address information since it is an aspect of internet usage that they frequently use, especially if they know they will receive coupons and discount information (2006).

It was also found by Spangler that people participating with in-store frequent shopping programs doubled from the year 1996 to 2003. This may be due to the fact that many consumers are becoming more comfortable giving away some personal privacy to retailers and readily share mailing information. The rate in which an individual willingly shares personal information increases as their perceived compensation also increases. Some of the most successful company offers include special discounts and promotions to the stores they already shop in (2006). Since surveys are not producing high rates of return (Warrington, 2010), offering store discounts to online consumers may be a way to increase participation rates.

Research has found that gender may play a role in a person's ability to trust. Previous surveys and experimental investigations show that in general, men have a tendency to trust more than women do; however, women are perceived to be more trustworthy than men (Riedl et al., 2010). Riedl et al. discovered that men and women's brains react differently to internet offers when they are processing the trustworthiness of a website. The researchers predict that hormones and genetics could possibly explain the differences in brain activity. For example, Oxytocin, a hormone produced heavily in women is considered to also heavily affect trust perceptiveness. The researchers noted that this hormone was triggered during the decision process of making a purchase (2010).

Reidel et al. further noted that the size difference in women's cerebral hemispheres may play a role in online trust perception. The cerebral hemisphere is responsible of communication functions. On average, women's cerebral hemispheres are larger than men's, and were activated while measuring online trust (2010).

The same study also found differences in several other patterns of brain stimulation between men and women when they were looking at online advertisements on EBay. Different parts of the brain were triggered as they tried to determine the trustworthiness of the advertisement. While women tried to decide if they should trust the advertisement their thalamus, striatum and fusiform were roused. Men's brains activated the ventral ACC, caudate nucleus and the hippocampus. Because several different areas of the brain are activated, it can be perceived that women and men process trustworthiness of online advertisements differently. More research is needed to determine the extent of brain activity while processing the trust of online offers (Riedl et al., 2010).

From a marketing perspective, the possible obstacle of the amount of trust women have when making purchases online may be difficult to overcome (Roy and Ghose, 2006). Specifically, women's trust with a website strongly affects their intentions to buy using the website (Awad & Ragowsky, 2008; Riedl et al., 2010). Men also rate the credibility of online buying higher than women (Riedl et al., 2010). This may be due to a combination of factors such as the stimulation of certain brain processes as well as their overall value of convenience that being able to purchase products online offers.

Roy et al. (2006) and Scott (2010) suggest that one important aspect of trust that should be considered for online purchases is consumer privacy. Consumers often worry about what companies will do with their personal information once they submit it for a purchase. They want to know what the company privacy policy is and what measures are taken to secure their credit card information. Riedel et al. found women tend to sense a greater threat towards online privacy than men do. Therefore, online retailers must tailor their websites to help women perceive their offers and privacy policy as trustworthy (2010).

Another important aspect of trust was studied by Yang et al. which measured consumer's willingness to buy online compared to the uncertainty of the quality of the products (2004). Traditional shopping in stores allows consumers to see the product first hand. This helps to relieve possible concerns about the product's quality. Because the internet offers the ability to view so many different sellers for similar products, it is hard for consumers to know if they are choosing the highest quality product for the best price on the most appropriate and reliable website.

Low advertisement credibility of the website causes consumers to feel a greater level of manipulative intent (Chang, 2007; Riedel et al., 2010). In the study mentioned earlier by Riedel (2010), online shoppers were asked to rate pseudo EBay offers for trust and credibility. In a pre-survey, men rated trust higher than women with no gender separation regarding attitude towards EBay in general. However, during the experiment, women rated the offers to have a higher amount of trust than men. With contradictory information in the pre-experimental survey and post experimental survey, it is important to examine what specific aspects of websites women perceive as trustworthy and untrustworthy further.

Possible solutions to help increase website trust levels have been yielded by several researchers. In the EBay experiment, offers with little or no text were perceived to have less trust than those with a large amount of text information describing the product. Therefore, putting substantial information and product descriptions on an online offer may increase the perceived trustworthiness of the website, and therefore lead to higher purchasing rates. Riedl also found, having a friend recommend a website decreases uneasiness about the website and increases a person's readiness to make a purchase using the recommended website (2010).

Taking these findings into consideration, marketers should rely on the technology innovators and internet adapters. Since Alcaniz et al. indicated, these innovators have the ability

to generate word of mouth advertising to their friends helping increase the perceived trustworthiness of a company's website (2008). Also, offering features on the website allowing previous customers to advise others on the trustworthiness of the website may help decrease the amount of shopping cart abandonment from the website's browsers (Alcaniz et al., 2008; Riedl et al., 2010).

Research Hypotheses:

From the review of literature several research hypotheses are proposed. These hypotheses are based on the previous studies that have been identified above. The purpose of researching these hypotheses in college age women who are attending school in the Midwest is to help online retailers determine how to design their websites to best decrease shopping cart abandonment rates.

Since research has yielded data indicating certain expectations for social and entertainment needs to be met when women are making a purchase, the interpersonal gratification of making a purchase online was measured. Interpersonal needs are defined as women's desires to feel inclusion with society as well as feel in control of the situation they are in at a given time. Using literature found on uses and gratification theory, media dependency theory and innovation diffusion theory, the researcher will consider strategies to fulfill women's emotional needs and expectations for shopping enjoyment to encourage future online buying behaviors. Considering these social and entertainment needs, the first hypothesis is as follows:

H1: There is a cultural and social atmosphere surrounding the purchasing experience in a store that fulfills a woman's interpersonal needs that online retailers need to meet to increase the gratification of making a purchase online.

The second hypothesis takes into consideration the geographic locations of previous studies. Most of the studies that have been conducted on shopping online have focused on the

East Coast. Therefore, these findings cannot yet be generalized to other parts of the country. This study examined the similarities and differences between the Midwest schools based on multiple participant responses to survey questions. Doing this helped determine if the trends found by previous research done on the coast can be generalized to a larger population of the country or if further research is needed regarding women and online purchasing behaviors. Since the uses and gratification theory accepts that people use media that best fulfills a need with the least amount of effort, the study hypothesizes that there will be a correlation between distance from a shopping mall and making purchases online. This is because increased distance from a shopping mall or shopping center may increase the convenience value of making a purchase online rather than commuting to the shopping center.

H2: Making online purchases will increase with the distance from shopping centers.

The third aspect of the study that was researched based on previous findings is the amount of trust women must have for a website before they are willing to purchase from it. Since gender is a strong indicator of trust and it has been found that women process online offers differently from male peers, it is important online retailers understand how to gain their trust. The survey that was distributed asked participants to respond to specific website features that help or hinder the level of trust and how that trust affects their decision to make a purchase. The third hypothesis is as follows:

H3: Online retailers need to gain female consumer's trust to help decrease the rate of shopping cart abandonment.

CHAPTER THREE: Methodology

This chapter provides definitions of key terms used throughout the study. It also discusses the values and differences of both qualitative and quantitative research. The chapter also described the triad interviews that were used to help develop a survey. Furthermore, it outlines how the survey was distributed and how the data was collected for analysis.

Definitions

To help the understanding of terms used throughout the study, definitions are provided below and come from previous researchers who have used similar terminology within their studies.

Internet User: An individual who spends four or more hours a week online on average. If she spends less than four hours a week online, it will be considered that she is not using the internet heavily enough to be considered an adopter of this technology and will therefore be less likely to accept the internet as a way to make purchases (Alcaniz, Blas, Torres, 2006).

Internet Non-User: An individual who uses the internet less than four hours a week. While she is using the internet, it is assumed that for marketing purposes, she is not online enough to be influenced to make online purchases (Alcaniz, Blas, Torres, 2006).

Online Browser: An individual who uses the internet on a regular basis to search websites and look for products and deals but has not bought any products online in the last six months (Sun, Rubin, Haridakis, 2008).

Online Purchaser: An individual who has made a purchase online in the last six months. Other terms to describe online shoppers will be internet shoppers, online or internet consumers and online buyers (Sun et al., 2008).

College Aged Woman: College aged women means college women who are in their third year of school or higher. The reasoning for this centers on the fact that upper classmen are more

likely to have control over purchasing decisions and are more likely to purchase fashion and career apparel as they prepare for job interviews and internships.

Trust: People have always doubted the integrity of advertisers (Cox, 1964). To establish Midwest women college students' perception of trust for online websites, this study defines trust as a belief in reliability of a website (Riedl et al., 2010; Roy et al., 2006)

Rural Community: Although there are a variety of city sizes, this study considers a rural community to be any town or city with less than a 30,000 population total before students are considered.

Shopping Cart Abandonment: This study considers shopping cart abandonment as the delay or suspension of finishing an order by an individual or the choosing to postpone purchasing a product on the internet and therefore exiting the website with items left in the site's shopping cart or bag (Cho, Kang & Cheon, 2006; Power, 2005; Power, 2005; Kukar-Kinney, 2010).

Qualitative vs. Quantitative Research

Research findings are useless if the methods that were used have no scientific validity (Newman & Benz, 1998). To help increase the legitimacy of the current study, a two-pronged research approach was used to explore college women's consumer behavior regarding internet usage, online browsing, and online buying through qualitative and quantitative methodologies. Qualitative data best helps researchers find descriptive information while quantitative data gives numerical value to findings (Newman et al., 1998). Using a combination of qualitative and quantitative methodologies creates a more comprehensive research experiment (Newman et al., 1998; Strober 2011).

Qualitative research offers in-depth explanations of behaviors and thoughts for a targeted group of people. Research based on qualitative methods typically shares three fundamental strengths: exploration and discovery, context and depth as well as interpretation of data (Morgan,

1998; Newman et al., 1998). The qualitative research was done through two triad interview sessions.

These sessions helped give insight about participant's experiences and beliefs about the process of making a purchase. In these interview sessions, participants were asked about their purchasing behaviors in stores and online. They were then asked a variety of questions about specific aspects of websites they, as consumers, found useful and what they believed websites lacked in gratifying their purchasing needs. After several themes were repeated, a survey with specific questions about each theme was created.

Quantitative research is more hypotheses based because it looks to establish trends in the research being investigated (Newman et al., 1998). Since this study researched specific hypotheses, using quantitative methodology is an acceptable measurement. Furthermore, including quantitative research gives numerical value. These values allowed for statistical analysis of the findings (Hewson, Yule Laurent & Vogel, 2003; Newman et al., 1998).

A limitation of quantitative methods is that the researcher is unable to see the full picture behind individuals' thought processes and do not have insight to why an individual answer survey questions the way she did. Therefore, conducting the triad interviews first offered a further understanding of the themes that should be asked about in the survey. The survey was created from the reoccurring themes during the interviews and was distributed using Question Pro. The reoccurring themes that were measured in the survey included: how interactive aspects of websites, trust levels of websites and geographic location affected a woman's online purchasing behaviors.

Distributing the survey after the triad interviews helped to validate or oppose the answers given during the triad interview sessions. This is important because qualitative data alone can also leave room for misinterpretation. Combining these two methods of research provided insight into

both the thought processes and the behaviors concerning consumers' decisions to follow through with purchases online and also offer statistical support to the obtained data (Bryman, 2006; Newman et al., 1998).

Interviews

Earl English (1949) writes in *Journalism Research*, "To the student familiar with the practice of journalism, 'interviewing' as a research technique will not be found a new or mysterious process," (p. 54). As this research method is widely accepted in the study of mass communications and advertising, it was used to help provide topics for the survey.

Interviewing provides qualitative data and a deep understanding to what a group of individuals are thinking (English, 1949; Fowler & Mangione, 1990; Seidman, 1991). It is important to understand that the methodology of interviewing is not necessarily to obtain answers to questions but to understand the thoughts and experiences of others (Seidman, 1991). This study explored the reasons women may choose to make purchases in the store or online. The use of two triad interviews, helped establish what factors women deemed important topics when purchasing.

These group interviews offered a way to listen to people and learn from their discussion. Because the group discussions can generate a range of data and allow researchers to hear about a variety of experiences and attitudes, they are a unique type of research. However, it is important to note that group interviews do not allow for detailed information about the individuals within the group (Morgan, 1998a). This is one reason a survey was distributed following the triad interviews so that individual responses could be measured.

The interviews also uncovered several variables that women repeated in both groups. These reoccurring variables were used in the survey questions. Conducting interviews to outline topics that are important to research participants in the study is of special value to researchers since specific questions can be created to address these topics (English, 1949).

There are many types of interview questions, but for the purposes of finding basic trends to use in survey questions later on, all of the questions were open ended. Open ended questioning allowed respondents to answer in their own words without being forced to answer with any specifications. Conducting interviews with open ended questions is known as depth interviewing (English, 1949; Seidman, 1991).

Many times, people are unsure why they perform certain actions or behave a certain way as their activities are not of conscious importance in regards to their daily activities (Krueger et al, 2000; Morgan, 1998a). Because the action of shopping online and browsing retailers' websites may be for a variety of reasons, including unconsciously passing the time, having a group of people come together to offer opinions may be helpful as listening to others will help people consider their own personal motives or feelings towards online shopping that they may not have been able to articulate on their own.

For this reason, it is important for the moderator to encourage a wide-ranging discussion to urge people to share differing viewpoints and avoid group-think (Morgan, 1998a). Questioning participants through open ended questions is especially useful for advertising research as it can offer explanations for people's attitudes about a certain topic (English, 1949). If advertisers understand an individual's attitude on a topic, it can help explain the individual's behavior as well (Baron, 2003). The interviews used in the study were specifically looking to explain participant's attitudes towards aspects of purchasing in stores and online and therefore begin to explain reasons behind the behavior of making purchases online or participating in shopping cart abandonment.

A lot of preparation must go into preparing for group interviews. To make sure that the process of conducting the interviews was successful the questions that were used were tested prior to conducting the actual group interview (Kruger et al., 2000; Krueger, 1998b). Testing the questions ensures that the question does not confuse participants and that it is related specifically

to the study. By asking questions out loud to test them, the moderator can prepare and feel comfortable during the interview process and prevent stumbling on words and confirm that none of the questions were awkwardly written (Krueger et al, 2000).

Practicing the interview questions is an essential part of conducting an interview. One bias that can occur happens when participants do not understand the meaning of a question (English, 1949; Seidman, 1991). Sometimes participants do not understand the question because they were not listening to the interviewer. The interviewer must know when to follow up and ask the question again (Fowler et al., 1990; Seidman, 1991). Through the process of obtaining informed consent, the interviewer may help participants understand the purpose of the study without influencing them to answer a certain way and therefore limit the amount of misunderstanding they have regarding questions (Seidman, 1991).

To help obtain the best responses with the least amount of question misinterpretation, interviewers can take several precautions. The questions for the interview were written clearly and specifically to help participants understand what was said. Also, the interview was set up in a specific sequence allowing for a friendly and interesting opener to start the process to help build a relationship with participants (English, 1949). The participants were asked to finish a cartoon signifying their personal feelings towards the process of shopping in general.

Interview Participants. It is easy for researchers to want to use friends during interviews (English, 1949; Fowler et al., 1990; Seidman, 1991). Although using friends may lead to easy accessibility, it is often not the best practice for interviewing and can often make the delivery of the interview more difficult (Seidman, 1991). This can also lead to the possibility of bias in data. This is because friends may answer in the way they believe you want them to (English, 1949; Seidman, 1991).

To help avoid participant friendship bias, fliers were hung throughout campus to attract a variety of women to participate. One of the greatest challenges researchers face when conducting small group interviews often is the recruitment of participants (Fowler et al., 1990; Seidman, 1991). Sometimes an incentive, such as money or food, is necessary to convince individuals to participate in the study (Morgan, 1998a.). College age students often respond to food incentives; therefore, a free pizza lunch was offered to generate interest in the study and encourage students to participate.

The triad interviews used to establish survey questions for the study were conducted Wednesday December 7, 2011 during the lunch hours of 11:00 a.m. to 12:30 p.m. and 12:30 p.m. to 2:00 p.m.. The triad interviews were conducted on campus in the Dykhouse Student-Athlete Academic Center. Having the interviews on campus allowed participants to have easy access to the location and they could easily park or walk to the building.

For each group, three female participants attending South Dakota State University came. These women ranged from third year student status to fifth year student status. All agreed that they were in need of and had shopped for fashion and career apparel as they were looking to start internships or job interviews. To help determine if the right demographic of individuals was being reached a screening process was established.

Screening is essential to find the right category of participants (Morgan, 1998b). The women who showed up to participate in the study were asked to fill out a short survey. This survey helped to establish if she considered herself an internet user or an internet non-user since the two types of people will inevitably vary greatly in their attitude and behavior for making purchases online. Another advantage of having the women fill out a short survey before beginning the triad interviews was that it gave them some non-biased information regarding the purpose of the study so they could start thinking about their purchasing behaviors.

Ethical Issues. This study did not investigate a morally or politically sensitive topic; however, it was still important to consider the stresses that may potentially arise for people participating in the study's group interviews. In advance of the interviews and survey, this study received SDSU IRB approval. One such issue comes from self-disclosure or over-disclosure. Over-disclosure happens when participants get caught up in the moment of discussion and become excited about dynamics of the discussions and share more information than they mean to. If a participant feels that she disclosed too much personal information during the group's discussion, she may regret revealing as much information regarding their personal opinions as they did later on (Morgan, 1998a).

This study asked about individual's purchasing behaviors. Therefore, there was a possibility that over-disclosure would occur several ways. First, there was a possibility that a participant may admit to the group that she exceedingly spends time and money purchasing fashion and career clothing making her seem irresponsible with spending money. Another situation that may have arisen is that a participant could admit to the group that she did not have credit to allow for the charging of online items, the most common form of payment during online shopping. Lastly, a participant might have admitted to be on a limited budget or not have purchased anything online. All of these scenarios could cause a participant to feel as though others were judging her causing her to regret sharing the information (Morgan et al., 2008a; Morgan et al., 2008b).

Interestingly, over-disclosure often becomes a problem in groups of strangers, especially when they know they will only meet for a single group discussion. Over-disclosing to strangers is part of the "strangers on a plane" phenomenon, where a person shares information beyond what they would tell friends and family because they know they will never see the person again.

Since the topic of the research study is not an overly socially controversial topic, it was less likely that concerns regarding self-disclosure and anxiety would have been issues for research participants. However, the groups met only one time and consisted of strangers. Therefore, the interviewer took precautions to help decrease the likelihood of over-disclosure through a debriefing procedure.

After each group interview finished, the interviewer debriefed participants for several minutes and informed them how their responses would be used in the study. Debriefing research participants is an important part of conducting research with a group as it helps to decrease any potential anxiety participants may have (Krueger et al., 2000). Although this study's discussion should not create high levels of anxiety, making purchases and talking about shopping and money may cause some people to feel uncomfortable. People may want to appear socially acceptable and say that they buy more or less than they actually do, depending on the group's dynamics. For this reason, how much people spent online was not a major discussion point. It was also made clear that the purpose of the study was not to influence participants to buy more online, just obtain their opinions on websites and the process of online shopping.

Another concern taken into consideration centered on how interview questions were read. An interviewer can heavily influence participant feedback by how the question is read (English, 1949; Fowler et al., 1990). Other bias can occur from recorder bias (English, 1949; Seidman, 1991). It was also made clear to recorders in the room that the participant's stories and opinions were important and that it was essential to fully understand participant responses. Recorders were informed to carefully write down answers without exaggerating facts (Seidman, 1991). To help ensure that interviewer bias was not an influencing factor in the interview results, the interviewer practiced reading the questions verbatim. Also, when answers were given, the

interviewer wrote down what participants said as precisely as possible. Another recorder and an audio tape were used to help establish that responses were accurately recorded.

Interview Analysis. When analyzing the data, it was important to be open to new ideas, concepts and attitudes to further develop understanding about the topic of online purchasing (Krueger, 1998 a & b). Although the marketing industry already has started to research some methods to increase internet sales, this study helped to further gain understanding regarding Midwest college women's online purchasing behaviors to help online retailers decrease the rates of shopping cart abandonment on their websites.

The study used a deductive approach to analyze the data from the group interviews. Deductive analysis of data works well when the research has specific categories (Elo & Kyngas, 2007). This study used the categories of online user, online shopper, and online non-shopper as well as geographic location to determine trends and differences there were among those who choose to make purchases online and those who choose make purchases in the store.

A note-based analysis was used outlining the information given in the triad interviews. A voice recorder also enabled the researcher to go back through conversations as needed to further analyze data and verify specific topics and trends that were established. Using notes allowed the researcher to quickly analyze data causing less time to lapse between the interviews, analysis and formatting of the survey.

To ensure that subjectivity biased was diminished when looking for trends in research, the analysis of the triad group interviews was done as systematically and verifiable as possible (Krueger et al., 2000; Krueger, 1998a). Data analysis focused on three different tendency factors: frequency, extensiveness and intensity. Frequency is defined as how often a topic was said. Extensiveness is defined as how many people brought up a topic. Intensity is defined as how strong the participants' opinion or point of view was over a topic. By using these three gauges to

analyze data it helped prevent the data from being swayed in one direction and increased the overall understanding of focus group data (Krueger, 1998b).

Through these measurements from the group interview analysis there were several significant trends mentioned for extended periods of time by multiple individuals in both groups. These trends helped create survey questions that would best focus on important topics regarding online purchasing and shopping cart abandonment among Midwest college women. These topics included geographic location, trust and social gratification.

Surveys

Surveys are a widely used and recognized research tool. Therefore, a survey was sent to female college students attending colleges in the Midwest. The survey helped quantify themes uncovered during the triad interviews. This sample of surveys was a non-random sampling as survey distribution relied on networking and a snowball effect.

Survey methodology has long been recognized as one of the most widely used techniques in social research. They are useful measurement tools in research because they are quantitative in nature. Being able to support previous qualitative data from the focus group with numerical data from surveys allowed for a better understanding about what is needed to persuade people to buy products online. The survey questions were each analyzed with a frequency distribution table to help show significant correlations between respondent answers and their perceptions of online shopping (Rae & Parker, 2005).

Questions used in the survey were created based on trends revealed during the triad interviews. The survey was emailed out to female college students using Question Pro, software for internet surveys. The use of the internet allowed the researcher to access a large number of potential respondents from various geographic locations at a low cost.

The survey was offered for just over three weeks, from February 29, 2012 to March 20, 2012 and was sent to a list of 80 initial women attending Midwest universities. Those participants who took and finished the survey were given a prompt with directions on how to enter for a chance to win a \$25 Visa gift card. A questionnaire format was used for the survey for several reasons because questionnaires are easily adapted to internet-mediated research and allow for a straightforward simple layout that often yields the most responses (Hewson et al., 2003).

Although internet-mediated surveys are viewed as the future of market research, it is important to understand some of the downsides of online surveys. First, frequent internet users are often over-represented as they are most likely to be online to fill out the survey. Since the survey was distributed to college students, and college students frequently use the internet more than other groups, it is accepted that internet user bias may have occurred. Furthermore, online surveys often have the lowest return rate, so it is important to send it to a large number of people (Hewson et al., 2003).

Another complaint about online survey questions is that individuals have the ability to misrepresent themselves and their personality. This happens because the researcher cannot see who is answering survey questions (Hewson et al., 2003). This concern has decreased over the years since studies have tested this by conducting the same survey online and offline with the results yielding similar outcomes. The current study asked specific demographic questions such as gender and geographic location to help ensure that those participating in the survey were within the realms of the research's focus.

The survey was activated for a three-week time frame. The researcher worked to increase response rates by following some simple netiquette, or internet etiquette techniques. An initial email requesting the participation was sent to those who the researcher knew fit the criteria for participants along with a message asking those women to forward the survey link to friends who

also fit participant criteria. This was done at the advice of previous studies who indicated that sending an initial email helped yield higher response rates (Hewson et al., 2003).

Another way to increase response rates is making sure the reason behind a participant is chosen to partake in the survey is made clear to the individual receiving the survey. In addition to sending an email prior to the survey, sending an email follow-up afterwards reminding people to complete the survey is also effective. This is most likely because it builds a repertoire with the potential participants and makes it harder for them to ignore the survey (Hewson et al, 2003).

Halfway through the activation period for the survey, a reminder email was sent to initial participant emails. This email thanked those who had already taken the survey and reminded those who had not to please do so. All the emails asked the initial participants who were contacted to forward the link to friends who fit the research criteria. Social media updates were also posted to Facebook reminding those who fit the research criteria to fill out the survey. It also asked those who knew people who fit the research criteria to remind them to participate in the survey. After each email and social media post, survey responses increased.

Because social media has the ability to take things viral, the survey reached a large part of the Nebraska college women population. To further this trend, the Greek Life advisor for a large Nebraska University was contacted and the survey was distributed to women's sororities and women's fraternities on the campus. To increase survey results the Greek Life advisor for a large South Dakota University was also contacted and the survey was again distributed to the women's fraternities on campus. After these emails were sent out, the response rate nearly doubled within a two-hour period.

Participants who choose to take the survey did so on a voluntary basis. Before beginning the survey participants viewed a disclaimer stating that by completing the survey they gave consent to the use of the information they provided for the study. Confidentiality was provided to

all survey participants. Anonymity was provided to participants unless they chose to sign up for the drawing. The participants who chose to sign up for the drawing were protected since their names and contact information was not used in the study and only used to contact the winner of the gift card.

Survey Participants. Recruiting participants can be a frustrating and time consuming process (Krueger & King, 1998). A strategy used to get more potential participants to agree to the study was letting them know why they were invited to participate in the study and what the importance of the study is (Krueger et al., 1998; Krueger, 1998a). College women attending school in the Midwest was the target population for the study. The triad interviews had females from only one Midwest school; however, the survey reached several different Midwest colleges. Targeting this particular demographic was important for marketing research as they most readily have internet access and have an increasing amount of potential buying power.

Recruiting women to take the survey was also essential. After the survey was created on Question Pro, the link was personalized to <http://whatwomenwant.questionpro.com>. This allowed women to easily remember the link's name when communicating about it with friends. As previously noted, the link was emailed to several women at multiple Midwest college campuses and posted to social media sites such as Facebook.

Also noted earlier, an incentive was also offered to participants who completed the survey. Incentives are often useful to increase participation in research studies (Hewson et al., 2003; Krueger et al., 1998). If a participant chose, she could email the researcher her name and phone number and was then entered into a drawing for a \$25 Visa gift card. This gift card was chosen since it did not have any limitations of geographic location, nor did it force individuals to make a purchase at a specific store. This was important since although the study focused on online purchasing, it was not conducted for any individual company. After the survey was

closed, a participant who chose to email her information was selected out of a hat at random. The winner was notified and the gift card was sent to her by mail.

It is important to note that in order to sign up to enter the Visa gift card drawing, the participant had to contact the researcher. This allowed the participants to choose to share her information or remain completely anonymous with her survey participation. Although all the surveys provided anonymity to participants, emailing a name and phone number gave up some confidentiality to the participant. The participant's name or information was not used in the findings in anyway; however, to maintain participants' trust it was important for the participant to have the choice of signing up or not to sign up to win the gift card.

Analyzing Survey Data. As mentioned previously, the survey was distributed via email and posted to social media sites. The email addresses of the initially contacted participants were obtained through previous contact or networking. These initial participants were asked to forward the survey to other women fitting the realms of the study. Because not all the female students received the survey, the survey is considered a non-random sample. Therefore, the survey analysis was not able to be generalized to the entire population. The data, however, will still be reliable as long as the number of responses is large (Rae & Parker, 2005).

Ethical Issues for Surveys. The survey did not intrude on people's privacy because they had the option to open the survey or delete the email. Also, the participants' answers were anonymous, so there is little ethical concern with the survey for this study. Participants were offered a disclaimer at the beginning of the survey. This disclaimer explained what the survey was measuring and how their answers were used in the research study. It was also explained that by filling out the survey they were giving informed consent for the information they provided to be used.

Chapter Four: Findings

Since the initial triad interviews were used as a preliminary step to discover what topics Midwest college women believed were important regarding purchasing behaviors, the data from that analysis has already been mentioned in Chapter Three. These findings showed that many of the women who participated in the triad interviews believed that important parts of the purchasing process included price, quality, entertainment and trust. They also discussed shopping cart abandonment and how they often abandon items in their shopping cart for various reasons.

The survey came from the topics discussed most often in the triad interviews. The survey yielded a completion rate of approximately 72.7%. Overall 274 people started the survey. Of those who started it, 5 were men who were prompted to leave the survey. A total of 200 Midwest college women completed the survey. The data from women who did not complete the survey was taken out by only analyzing the surveys in which the respondent answered the last question.

Demographic Information

Out of the 270 women that started the survey, there was a diverse range in class year; this is seen in Table 1 below. This even distribution allows for an overall analysis of the general population of college women at various institutions. The 4th and 5th class years were combined and considered to have senior status. Women who answered that they were “other” are in professional programs or graduate school.

Table 1

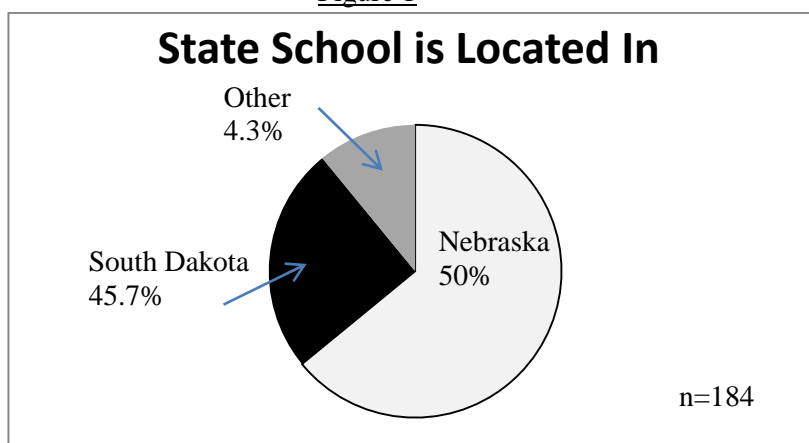
Class Year in School		
Class Year	Total	Percent
Freshman	29	14.7
Sophomore	49	24.9
Junior	53	26.9
Senior	52	26.4
Graduate Student/ Professional School	14	7.1
Total	197	100

n=197

Geographic Locations:

The survey reached college women attending school in a variety of states throughout the Midwest. The states Colorado, Iowa, Missouri and Oklahoma received 1 response while the states Minnesota and Texas received 2 responses. These responses were combined to form the category other and represent a total of 4.3% from the total responses. In Figure 1, the total percentages of women's schools by state are shown. The largest number of respondents came from Nebraska and South Dakota schools. Nebraska college women made up of 50% of the total responses and South Dakota made up 45.7% of the total responses.

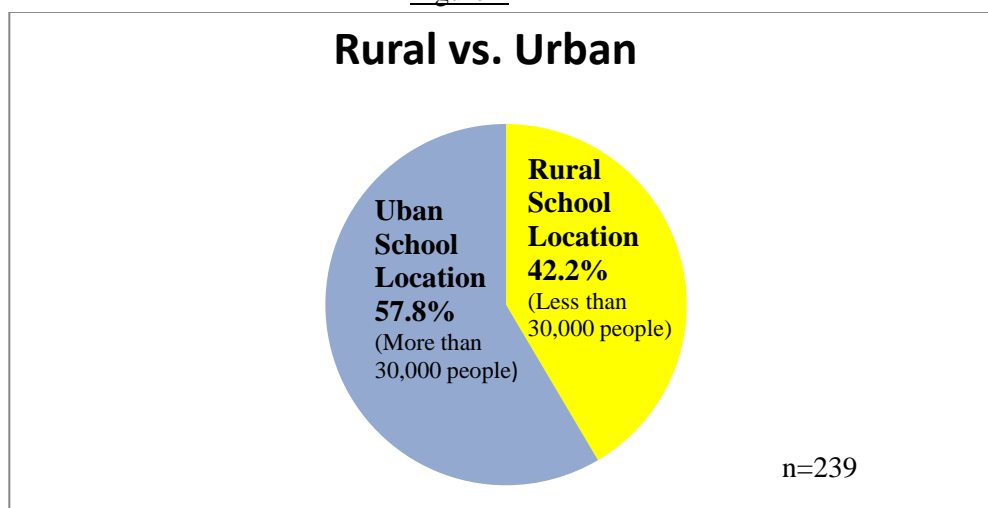
Figure 1



Urban vs. Rural Significance

There was an almost even number of women who attend school in an urban setting compared to those attending a school in a rural setting. Overall, 42.2% of the total respondents considered their school to be in a rural setting and 57.8% of the total respondents considered their school to be in an urban setting. Having women in schools located in Nebraska helped increase the amount of urban responses as many of its large universities are located in cities such as Lincoln and Omaha. As several of South Dakota's large universities are located in rural settings, having this population respond to the survey helped increase the number of rural responses. The percentage of women from Nebraska and South Dakota is shown in Figure 2.

Figure 2



Because a diverse group of Midwest college women from urban and rural locations responded to the survey, it allows for the comparison of how urban and rural geographic locations affect Midwest college women's attitudes towards making purchases online. The setting of the school affects driving distances to the nearest shopping centers to purchase fashion and career apparel which is demonstrated in Table 2. A table of the driving distances is shown in Figure 3. As shown in Table 2, the responses for driving distances influenced Midwest women's attitudes towards making purchases online.

In the survey, respondents could select the following options for distance to the nearest shopping center: less than 10 minutes, 10-25 minutes, 30-45 minutes, 60 minutes or greater than 60 minutes. The most frequently chosen response was 10 minutes away or less (42.9%), while the second highest category selected by 26.8% of the women was 10-20 minutes way, as show in in Figure 3. Next, 15.6% selected 30-45 minutes driving distance followed by only 13% of women who indicated they were 60 minutes away.

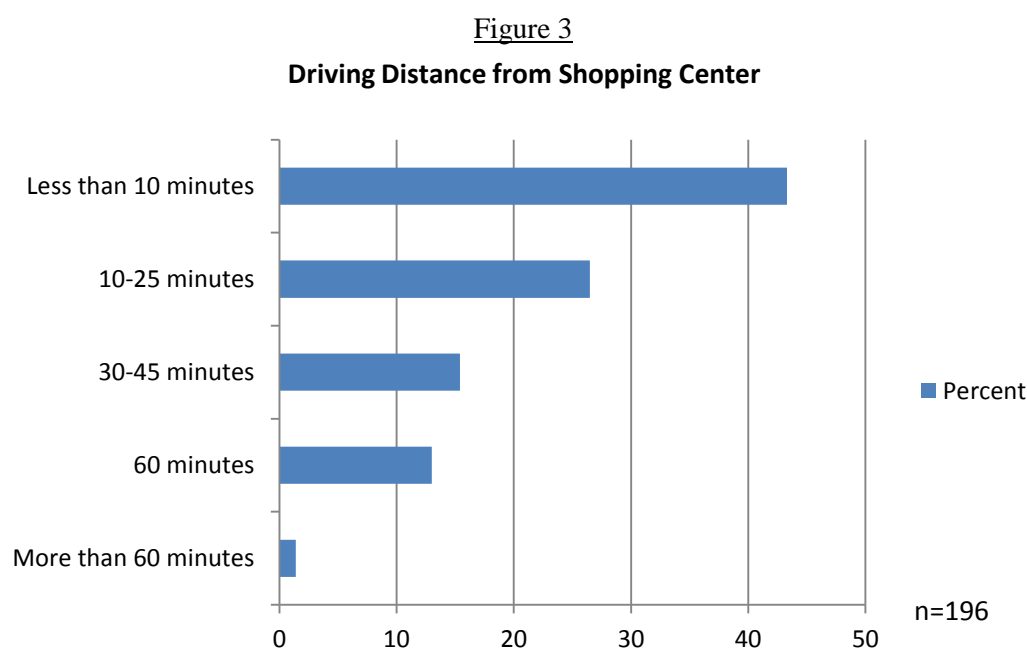


Table 2 below indicates how the setting of a University, urban compared to rural, affects driving distances to shopping centers overall. As it is not surprising, the trend shown here indicates that those who live in a rural setting often are further distances from shopping centers. Although the sample is nonrandom and cannot be generalized, the results show that this happens at a statistically significant level when tested using the Pearson's Chi Square test. To be positive that this trend will happen at a 95% confidence level, the critical value needed to be greater than 11.1. The data indicates that the p value is 0.00.

Table 2
Setting of School vs. Nearest Shopping Center

Frequency/ Percent	Setting of School (Rural vs. Urban)			
		Rural community (30,000 people or less)	Urban (more than 30,000 people)	Row Totals
Nearest Shopping Center	less than a 10 minutes	25	72	97
		25.77%	74.23%	42.92%
	10 to 20 minutes	7	53	60
		11.67%	88.33%	26.55%
	30 minute-45 minutes	35	1	36
		97.22%	2.78%	15.93%
	60 minutes	27	2	29
		93.1%	6.9%	12.83%
longer than 60 minutes	3	0	3	
	100%	0%	1.33%	
Other	0	1	1	
	0%	100%	0.44%	
	Column Total	97	129	226
	Column Percent	42.92%	57.08%	100%

Driving Distance and Purchasing. A cross tabulation of data comparing distance from a shopping center and likelihood of purchasing online is shown in Table 3. As Midwest women became further from shopping centers, there was an increase in the likelihood that they would purchase products online. Those who lived 20 minutes away or less from a shopping center became more indifferent to purchasing products online. This correlation is a strong indicator that women who live greater distances from large shopping centers will likely use the internet to make

a purchase. By recognizing these Midwest women as an important part of their target audience, retailers can tailor their websites to fit their needs.

Out of the women who attend school 10 minutes or less from a shopping center, 59.4% said that the distance would have no effect while 34.4% said that it would decrease the likelihood they would make a purchase online. As driving distances grew so did the response that the distance would increase the likelihood the woman would make her purchase online. The highest likelihood of purchasing online came from the group who responded that they lived 30-45 minutes away from a shopping center. Out of this group, 65.5% said that the distance would increase the likelihood of them making a purchase online. One oddity was that of the three women who lived further than a 60 minute drive, only 33.3% responded that the distance would increase the likelihood of her purchasing online. The other two women who responded that they attended school a distance longer than 60 minutes from a shopping center indicated that the distance had no effect. Further research and a larger sample size from women living greater distances than 60 minutes is needed to fully understand the response from the women living further than 60 minutes from a shopping center.

The results in Table 3 indicate a significant correlation between driving distance and the likelihood to make an online purchase. A statistical analysis using the Pearson's Chi Square test indicate that a critical value for a 95% confidence interval to be 23.2. The results for Table 2, gave a Chi Square value of 78.8 and p value of 0.00; therefore although these results cannot be generalized since they are a nonrandom sample, they are statistically significant.

Table 3
Driving Distance from a Shopping Center vs. Making an Online Purchase

Cross Tabulation Frequency/Percent	Likelihood of Making an Online Purchase				
		It increase the likelihood I will use online websites to make a purchase.	It decreases the likelihood I will use online websites to make a purchase.	It has no effect on the likelihood I will use online websites to make a purchase.	Row Totals
Driving Distance	Less than 10 minutes	6	33	57	96
		6.25%	34.38%	59.38%	42.86%
	10-20 minutes	16	10	34	60
		26.67%	16.67%	56.67%	26.79%
	30- 45minutes	23	2	10	35
		65.71%	5.71%	28.57%	15.62%
	60 minutes	19	0	10	29
		65.52%	0%	34.48%	12.95%
	Greater than 60 minutes	1	0	2	3
		33.33%	0%	66.67%	1.34%
Other	0	1	0	1	
	0%	100%	0%	0.45%	
Column Total	65	46	113	224	

A cross tabulation, represented by Table 4, indicates the number of purchases made online in the last 6 months compared to the setting the Midwest college woman attended school at.

Although most women made purchases in the store recently, rural women chose to make a recent purchase online at a greater rate. This is indicated at a statistically significant rate with a p value of .041 compared to the alpha value of .05.

Table 4
Where Purchases Were Made Compared to School Setting

Cross Tabulation Frequency/Percent	Purchases Made Online			
		Online	In a store	Row Totals
Rural vs. Urban	Rural community (30,000 people or less)	29 30.85%	65 69.15%	94 43.52%
	City (more than 30,000 people)	23 18.85%	99 81.15%	122 56.48%
	Column Total	52	164	216
	Column Percent	24.07%	75.93%	100%

Other indications of frequency in online purchasing and geographic location were indicated throughout the survey. However, when web design functions were compared, the two groups were not significantly different. The decision to make a purchase online, abandon online shopping cart items or trust a website is similar. A slight difference with regards to a woman's decision to abandon online shopping cart items was the desire to see the item in person before making a purchase. Table 5 below shows a cross tabulation comparing the want to see the item being considered for purchase and school setting. As it shows, city dwellers, who inevitably live closer to shopping centers, decide at higher rates to abandon online shopping items because they want to see the item in person. Again, there is a statistically significant indicator that this happens with results indicating the p value to be .013 at an 11.1 critical value. This result may be due to the fact that it is easier for those in the city to go to the shopping center to inspect the product so it is easier to abandon the item online.

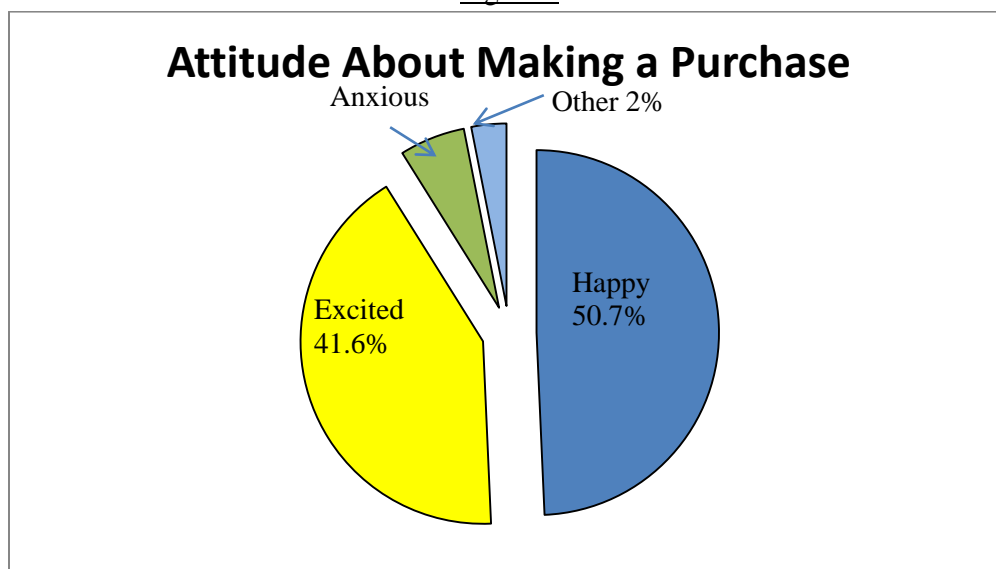
Table 5**Location of School vs. Desire to See Item in Person**

Frequency/Percent	Wanted to See the Item in Person							
		5 (strongly agree)	4 (agree)	3 (neutral)	2 (disagree)	1 (strongly disagree)	N/A	Row Totals
Urban vs. Rural	Rural community (30,000 people or less)	20 21.28%	29 30.85%	13 13.83%	16 17.02%	11 11.7%	5 5.32%	94 44.76%
	City (more than 30,000 people)	49 42.24%	30 25.86%	12 10.34%	8 6.9%	8 6.9%	9 7.76%	116 55.24%
	Column Total	69	59	25	24	19	14	210
	Column Percent	32.86%	28.1%	11.9%	11.43%	9.05%	6.67%	100%

Attitudes about Purchasing

Personal attitudes about making purchases can have a strong indication about how one will view the reasons behind making a purchase and explain an individual's purchasing behaviors. When Midwest college women were asked how they felt about making a purchase, the responses reflected an overall positive feeling towards making purchases for fashion and career apparel in general. This is shown in Figure 4 below. Out of the 197 respondents who completed this question, 100 felt happy while 82 felt excited. No women responded that they felt sad and only 11 felt anxious about their purchase. Several responded that they felt other feelings which can be found in Appendix D.

Figure 4



n=197

Buying Behaviors

Why women choose to make a purchase can indicate important aspects of their buying behaviors. Furthermore, this study looked to understand why women partook in shopping cart abandonment. As this happens at a high occurrence, it was important to find out if this study's target population also contributed to shopping cart abandonment. This was done by asking respondents for their reasons behind placing items in online shopping carts, plans on purchasing these items and reasons behind abandoning these items.

Table 6 indicates the reasons women choose to shop for and purchase fashion and professional clothing items. The top reason women chose to shop for and purchase a product is because they needed it (45.5%) followed by the fact that they believed purchasing these items was a fun way to spend leisure time (34.9%). This shows that although need may come before fun, the purchasing process does offer some fulfillment of entertainment. The third reason Midwest college women choose to shop for and make a purchase is because it allowed them to interact with friends and family members (16.4%).

Table 6

Reason for Purchasing Fashion and Professional Apparel		
Top Reasons for Purchase	Total Number of Responses	Percent
Need It	158	45.5%
Fun Way to Spend Leisure Time	121	34.8%
Spend Time with Friends and Interact Socially	57	16.4%
Other	11	3.2%
Totals	347	100

n=347, more than 100% of responses because of multiple answers used

Table 7 shows how women responded when asked why they placed items in their online shopping cart. The top three responses included that the price of the item was good with a 27.8% response rate, the item was unattainable in a store with a 19.7% response rate and buying the item online was more convenient than going to the store with a 17% response rate. Price and convenience received higher scores than anything else. The lowest scoring responses included that a woman's friends or family liked it with 4.3%, that the item made her feel happy with a 14.4% response rate and that she needed the item with a 14.2% response rate. While answers shown on Table 7 demonstrate that women purchase items because of need over anything else, it was not a strong indicator for placing items in online shopping carts.

Table 7
Reason for Adding Items to Online Shopping Carts

Answer	Number of Responses	Percent
Price	137	27.8
Could not get the item in the store	97	19.7
Buying online was more convenient	84	17
Buying the item made me feel happy	71	14.4
Needed the item	70	14.2
Friends & family liked the item	23	4.7
Other	11	2.2
Totals	493	100

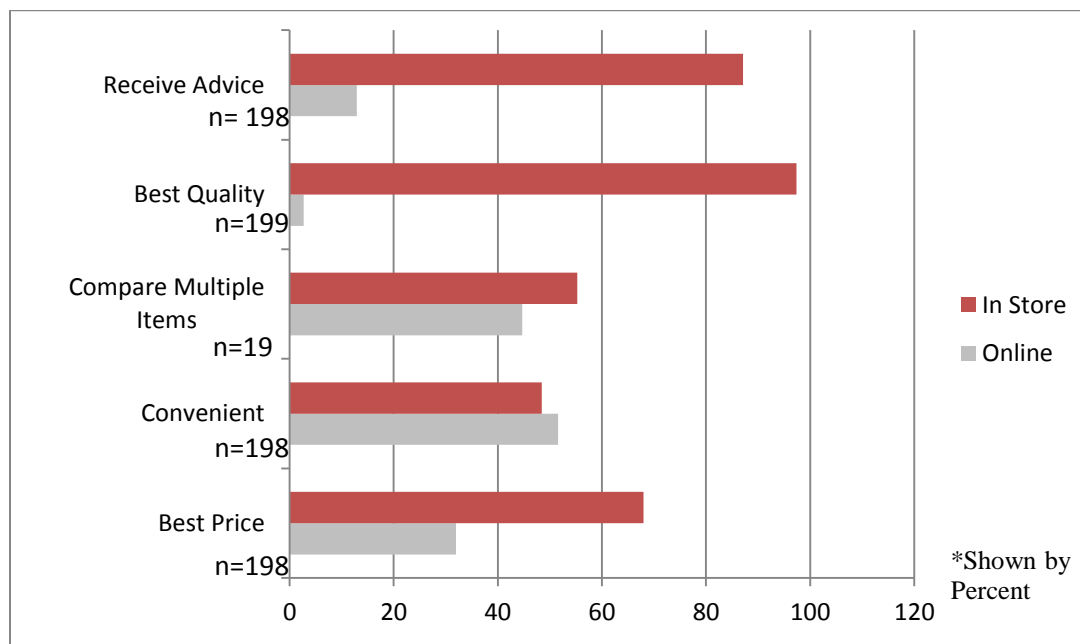
n=493, greater than 100% of respondents because multiple answers used

The Midwest college women were asked a series of questions to indicate where certain aspects of the purchasing process were best attained. These aspects of purchasing included where she could receive the best advice about a product, how she could know the product's quality, how she could best compare similar items, how she could obtain the product most conveniently, and how she could find the product at the best price. While convenience and the ability to compare similar items were close for responses, stores ranked much higher as a good place to receive advice, find the best quality and find the best price.

Figure 4 shows 69.2% of women responded that finding a product for the best price was done in the store. Since women rated price as a top reason for choosing to make a purchase, see Figure 5, it is important for online marketers to reach this audience through pricing. As may be expected, women also felt making a purchase in the store allowed them to find the best quality. Of the 198 women who answered, 97.5% felt that the best way to know an item's quality is purchasing it within the store.

Figure 4

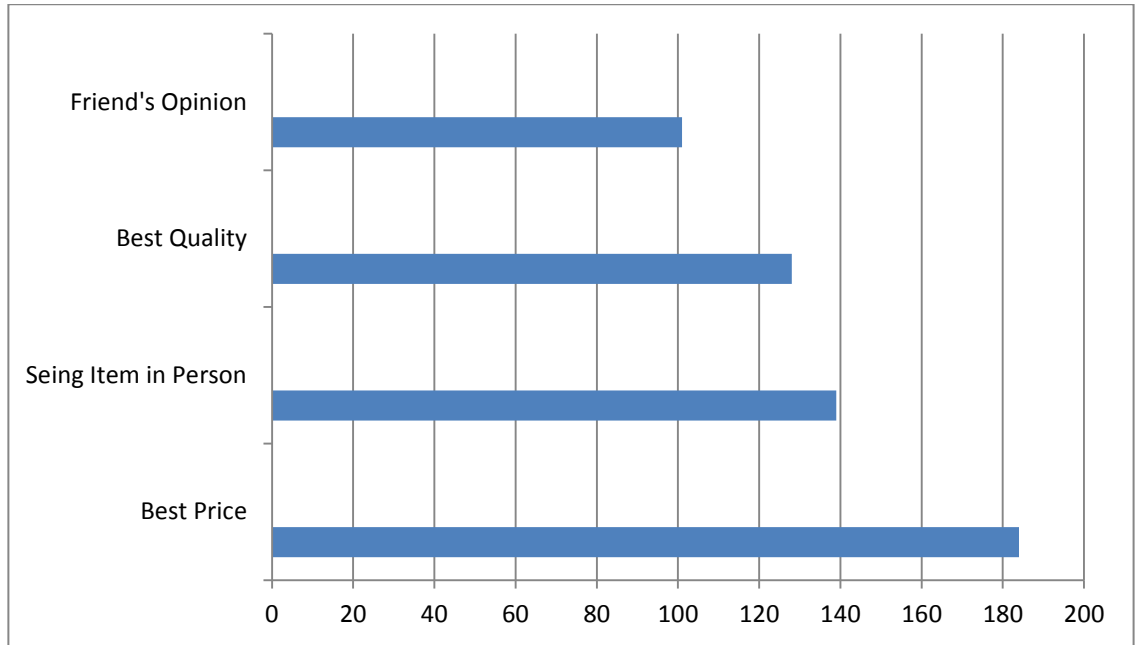
Comparison of Important Aspects of the Purchasing Process: In the Store vs. Online



Women were asked what factors influence them to experience a positive purchasing experience when purchasing fashion and professional clothing. Figure 5 below indicates what is important to women when making purchases. Finding the best price is the most important part of the overall purchasing process with a response of 26.8%. The second most important part of the purchasing process is seeing the item in person which had a 20.1% response rate followed by finding the best quality which had 18.6% of women mark it as an important part of making the purchase experience positive. These are closely related as women believe determining the product's quality is best done in the store. This is likely because women can see the product first hand. The lowest rank came from having a friend's opinion during the purchasing process. This is somewhat surprising as it shows that social aspects of the purchasing process are not a high priority for Midwest college women and that price and quality are the most influential factors.

Figure 5

Influential Factors of the Purchasing Process



n=716, more than 100% because of multiple answers

Almost every woman who responded to the survey had made a purchase for fashion or career apparel in the last 6 months. Over three-quarters said that their latest purchase came from a store (75.7%) and only (24.2%) chose to make their purchase online. Below, the cross tabulation table is shown. Table 8 shows that of the women who made a purchase in the last 6 months, most chose to make it in a store.

Table 8**Recent Purchases Made in Stores vs. Online**

Frequency/Percent	Where Recent Purchase Was Made			
		Online	In a store	Row Totals
Purchases Made in the Last 6 Months	Yes	50	156	206
		24.27%	75.73%	98.56%
	No	0	3	3
		0%	100%	1.44%
	Column Total	50	159	209
	Column Percent	23.92%	76.08%	100

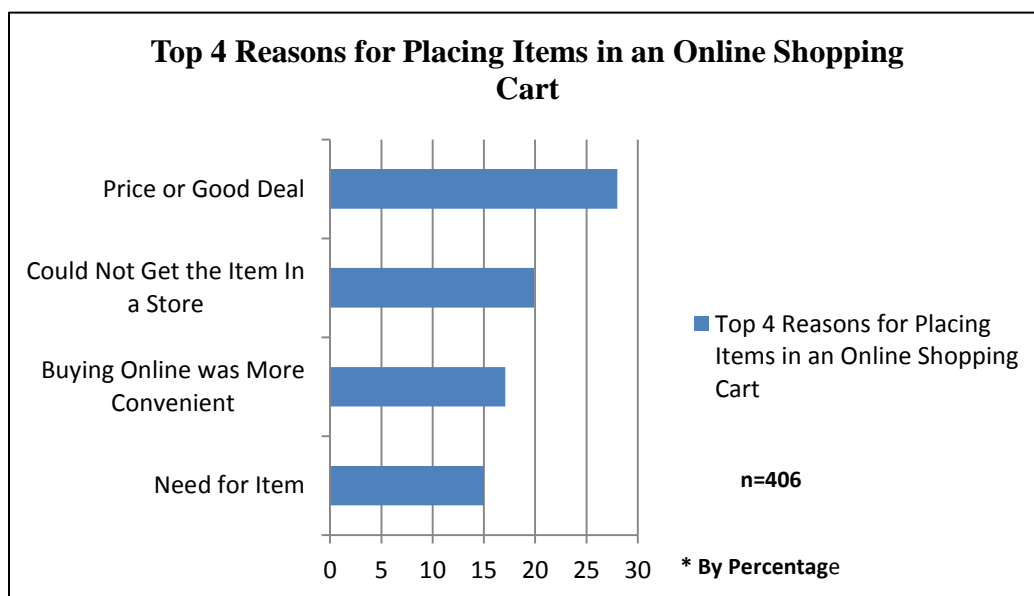
Although most Midwest college women made their recent fashion and apparel purchases in a store, some are making purchases online. Furthermore, it is possible that some of the women made a purchase online but not as recently as the last 6 months as the question specified. Table 9 describes how much, on average, a Midwest college woman spends online in a year. In the table, it is evident that 40.4% of Midwest college women spend less than \$100 online in year; however, many of them also believe they spend \$101-\$250 a year with 31.5% of respondents selecting this dollar amount.

Table 9**Average Dollar Amount Midwest College Women Spend Online in a Year**

Dollar Amount	Total Number of Responses	Percent
\$0	7	3.29%
\$1-\$100	86	40.38%
\$101-\$250	67	31.46%
\$251-\$400	36	16.90%
more than \$500	17	7.98%
Total	213	100%

Women have many different reasons for placing items in their online shopping cart. Knowing why a woman chooses to put an item in her online shopping cart may give an insight as to why she is choosing to follow through or not follow through with purchases. Again, it was the price of the item that had the highest response rate with 28% of women ranking it a reason they placed items in their online shopping cart. Other reasons for placing an item in her online shopping cart included that she could not obtain the item in the store with a 19.8% response rate, and that buying the item online was more convenient with a 17% response rate. The need for the item was an indicator but only yielded a 14.7% response. These numbers are shown in Figure 6, (please note that multiple answers were possible).

Figure 6



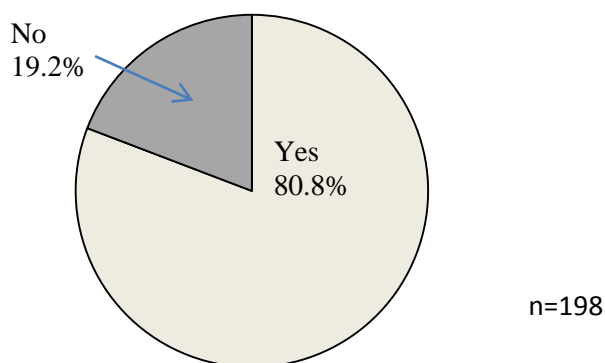
Shopping Cart Abandonment

To determine if shopping cart abandonment is something Midwest college women do when considering making a purchase online, the women were asked if they had abandoned items in their shopping cart. Women were asked a series of questions relating to how often they abandon

shopping cart items and what causes them to abandon these items. Figure 7 shows the percent of women who have abandoned items in their shopping cart within the last 6 months was 80.8% out of 198 who answered the question.

Figure 7

Shopping Cart Abandonment Rate (In the last 6 months)



To understand the commitment to items placed in online shopping carts, women were asked about their intentions to purchase items placed in their carts within the last 6 months. Nearly three-quarters of the 195 women (74.4%) answered that they were only 50% confident that they would purchase items placed in their online shopping cart. Because a majority Midwest college women have only a 50% intention of purchasing items placed in their shopping carts, this could explain part of the reasons for high levels of shopping cart abandonment.

Women were then asked about the percentage of items they abandoned in their shopping carts. Of the 196 women who responded to the question, 35.2% of them responded that they abandon online shopping cart items a quarter of the time. Table 10 shows that 30.1% of the respondents also said that they abandon 75% of their online shopping cart items. Since more than 7 out of 10 of the Midwest college women who took the survey responded that they partake in

online shopping cart abandonment, and most of them abandon from 25-75% of their online shopping cart items, retailers are losing sales to this target audience.

Table 10
Percentage of Items Abandoned in Online Shopping Carts

Percent of Items Abandoned	Total Number of Responses	Percentage
0%	24	11.2%
25%	75	35%
50%	42	19.6%
75%	61	28.5%
100%	12	5.6
Total	214	100

When women were asked specifically why they chose to abandon the items they placed in the shopping cart, there was a variety of reasons. They were asked to indicate on a scale of 5 to 1, 5 being strongly agree and 1 being strongly disagree with a sequence of statements as to if the reason was one in which caused them to abandon the items in their online shopping cart. The answers 5 and 4 were combined as “agree” and answers 2 and 1 were combined as “disagree.” Figure 8 indicates the responses to each statement.

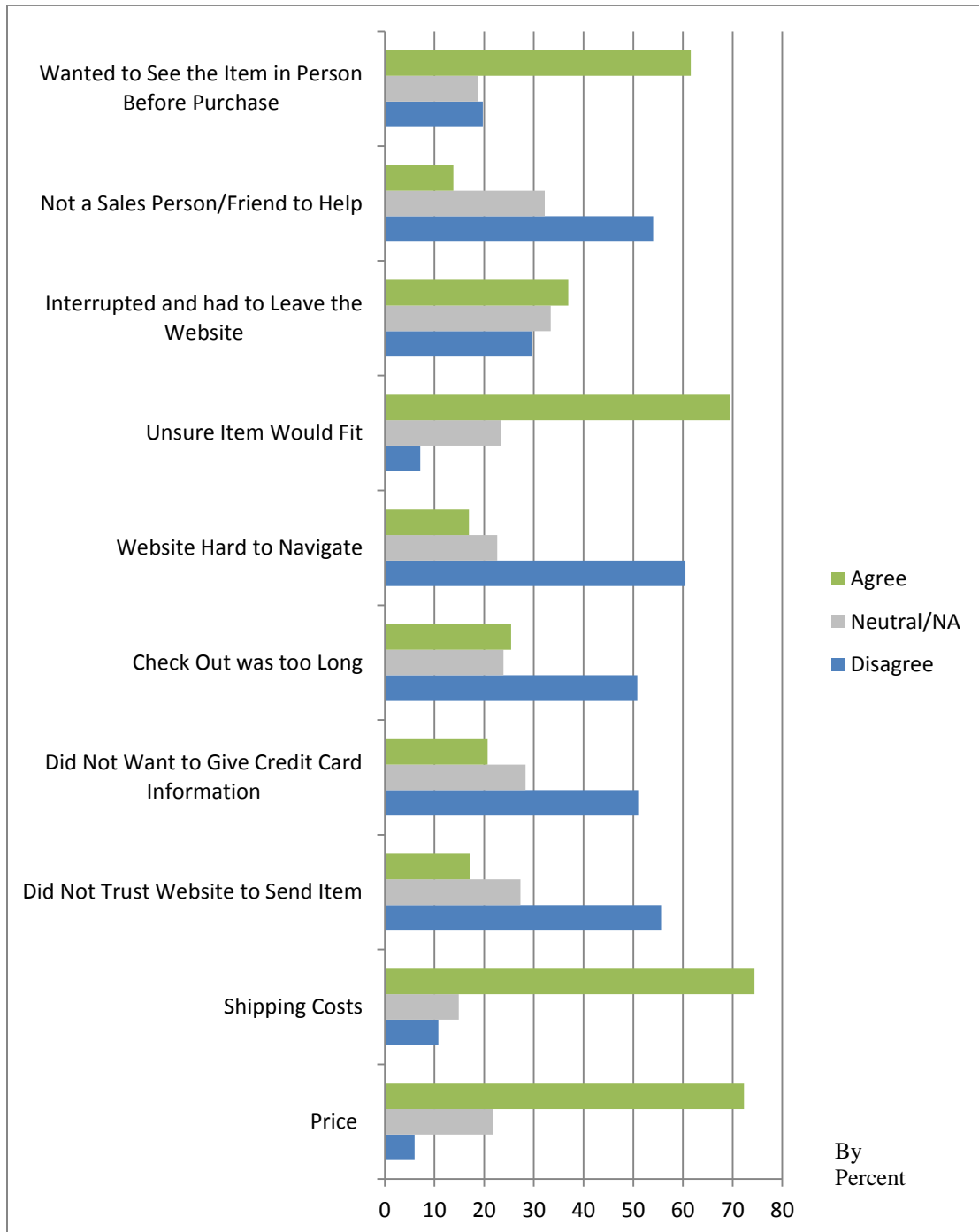
Again, money is important. Product price (72.3%) and shipping (74.4%) ranked as the highest indicators of Midwest college women abandoning items in their shopping in the last 6 months. Another reason women abandoned online shopping cart items was that they were unsure the item would fit them (69.5%).

As far as wanting advice from sales associates or friends, women did not consider this to be an important factor in their decision to abandon online shopping cart items. Only 13.8% of the women respondents agreed that this had caused them to abandon items in the last 6 months. This may be a reason that many indicated that they wanted to see the item in the store before they

purchased it online. Of the 198 women respondents who answered the question, 61.6% strongly agreed or agreed that they abandoned online shopping cart items for this reason. A cross tabulation indicated a strong correlation between being unsure of the fit of the item and the desire to see the item in a store before purchasing it. If women indicated that they strongly agreed that they abandoned items because they were concerned about the fit, they also strongly agreed that they wanted to see the item in a store 64.5% of the time.

Length of checkout and the ease of navigating through websites were not strong indicators that a woman would partake in online shopping cart abandonment. In fact, of the women who answered these questions, 60.5% disagreed or strongly disagreed that website navigation and 50.8% disagreed or strongly disagreed that the length of checkout process were reasons behind their choosing to abandon items. Furthermore, trust levels were not necessarily reasons behind online shopping cart abandonment either. The women were asked if the trust of a website to send items to them was a reason they would abandon shopping cart items and 55.6% indicated that they strongly disagreed or disagreed with the statement. Many women also indicated that they were comfortable giving credit card information as 50.8% of them strongly disagreed or disagreed that giving this information was a reason for abandoning shopping cart items.

Figure 8
Reasons behind Recent Online Shopping Cart Abandonment by Midwest College Women



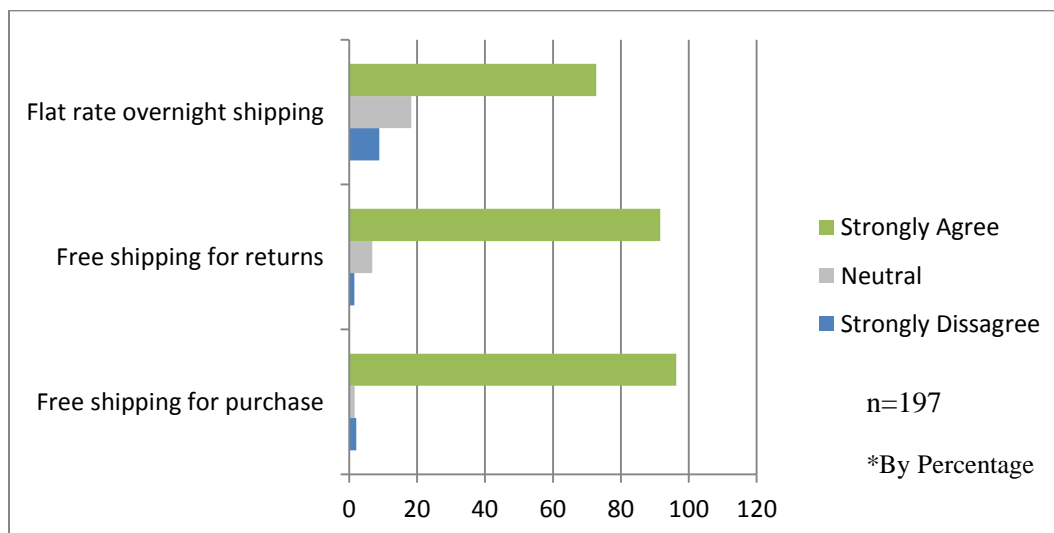
Specific Aspects of Websites to Enhance the Purchasing Process

There are many aspects of websites marketers can enhance or utilize to help reach different target audiences; therefore, Midwest college women were asked about specific parts of purchasing online that they agreed with or disagreed with. They were given a series of questions that they could chose to answer from 5 to 1, again with 5 being strongly agree and 1 being strongly disagree.

Shipping Costs. Many women felt strongly about the cost of shipping when purchasing online. Figure 9 shows these trends. Of the 197 women who responded to the question about shipping, 79.2% said that free shipping to them would help their online purchasing experience. While shipping to the purchaser ranked high, so did the ability to return the item with free shipping, 74.1% of the women said that this was also a priority for them in their online purchasing decisions. Only 38% said that flat rate overnight shipping was necessary. Offering free shipping and shipping discounts to this target audience would help online retailers influence them to make purchases online.

Figure 9

Shipping Effects on Purchasing Decisions of Midwest College Women

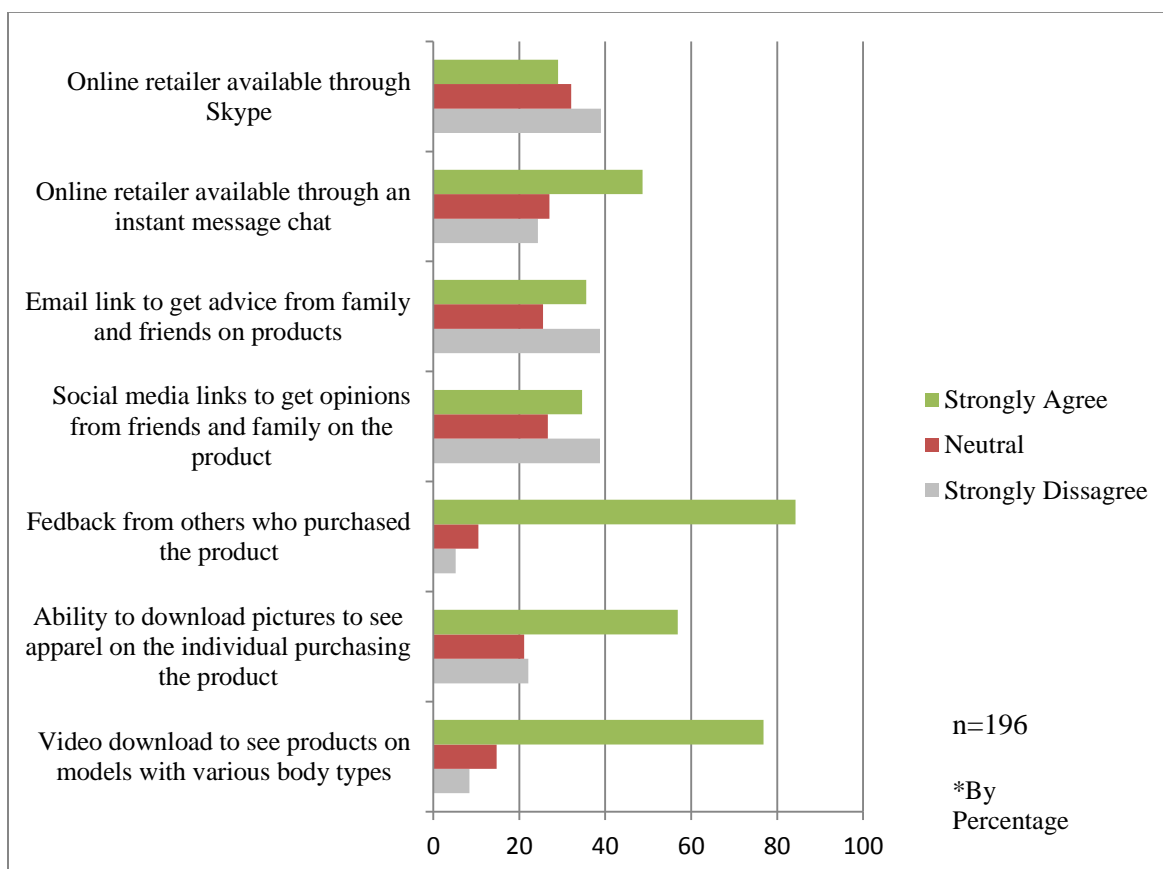


Social & Entertainment. There are many social aspects of the purchasing experience. Interactions happen between spending time with friends and family to receiving feedback from retailers or other individuals who have purchased a similar product. Midwest college women were asked about these aspects as influential parts of their purchasing experience. Figure 10 outlines the responses about these aspects. Out of the 197 women who responded to the question, 47.2% felt that feedback from others who have purchased the product was important to their decision to purchase a product. The ability to see what the product looks like is a high priority for Midwest college women. Of 196 women who responded to the question, 77% of them thought having videos of models with various body types would help increase the likelihood they would have a positive online experience. Also, having the ability to download or see images of themselves in the clothing items they are considering purchasing was something that Midwest college women felt would help make the online purchasing experience better with 56.1% of them responding favorably with a 4 or 5 on the survey.

Although social media is popular among women in general, utilizing these aspects was not as important to the online purchasing experience to women. Having ways for women to speak with retailers or friends and family about products they were interested in purchasing did not prove to be strong indicators that they would help effect the online purchasing experience in a positive way.

Figure 10

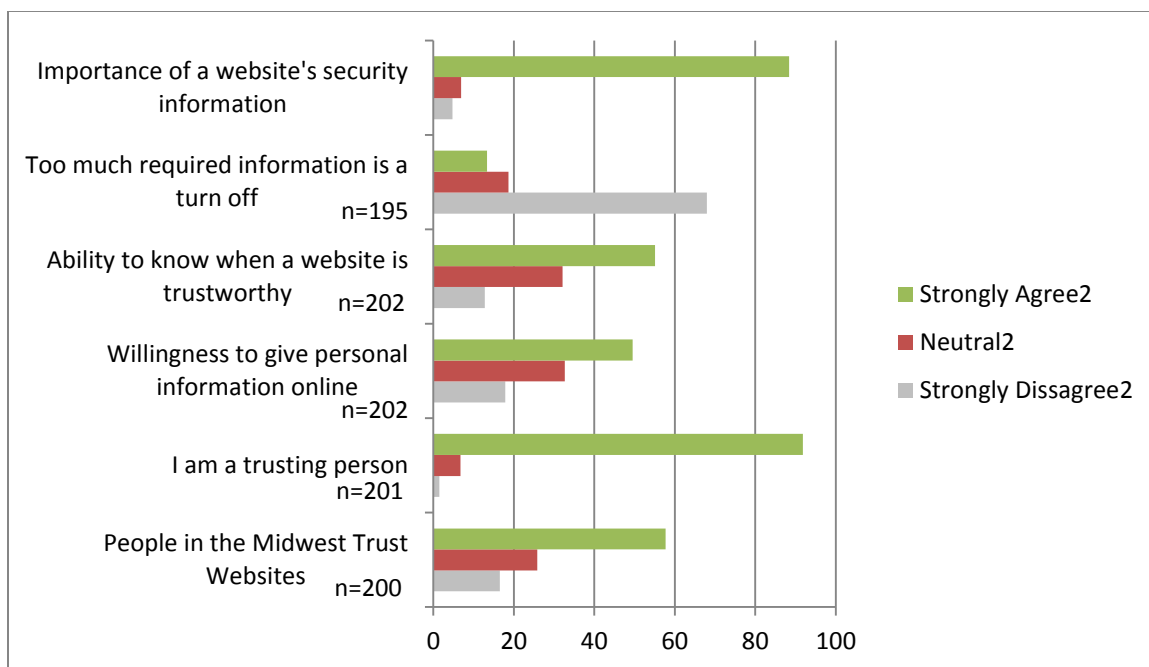
Ranking of Social Aspects Websites Use to Influence Online Purchasing



Trusting Websites for Purchases. Trust is an important part of economic exchange, therefore Midwest college women were asked about how their level of trust about a website affected their decision to purchase from it. They were also asked to rank several ways in which websites try to gain customer trust and tell if they agreed that it would help make their online purchasing experience positive. Figure 11 below shows how Midwest college women perceive online trust. Out of the 200 women who responded, 57.5% of them believe that people in the Midwest trust online offers, while out of 201 women, 92.1% of them thought of themselves as trusting in general.

Just under half also said that they would give personal and credit card information online to websites, with 49% of 202 women saying they would give out information. One third of women were neutral on their willingness to give information online, with a 33.2% response rate to the question. However, if a website required too much personal information, they did not trust it with 68% agreeing that it was a turn off for websites to require too much personal information to purchase a product. Although they have a high level of trust, they also believe that they have the ability to know when a website is trustworthy. Out of 200 women, 55.9% believed that they knew when a website should be trusted when making a purchase. To best gain Midwest college women's trust, a website should explain how information is protected as 87.7% of the 195 women who responded strongly agreed that this information helped them decide to purchase from a website.

Figure 11
The Importance of Trust to Midwest College Women When Choosing to Make an Online Purchase

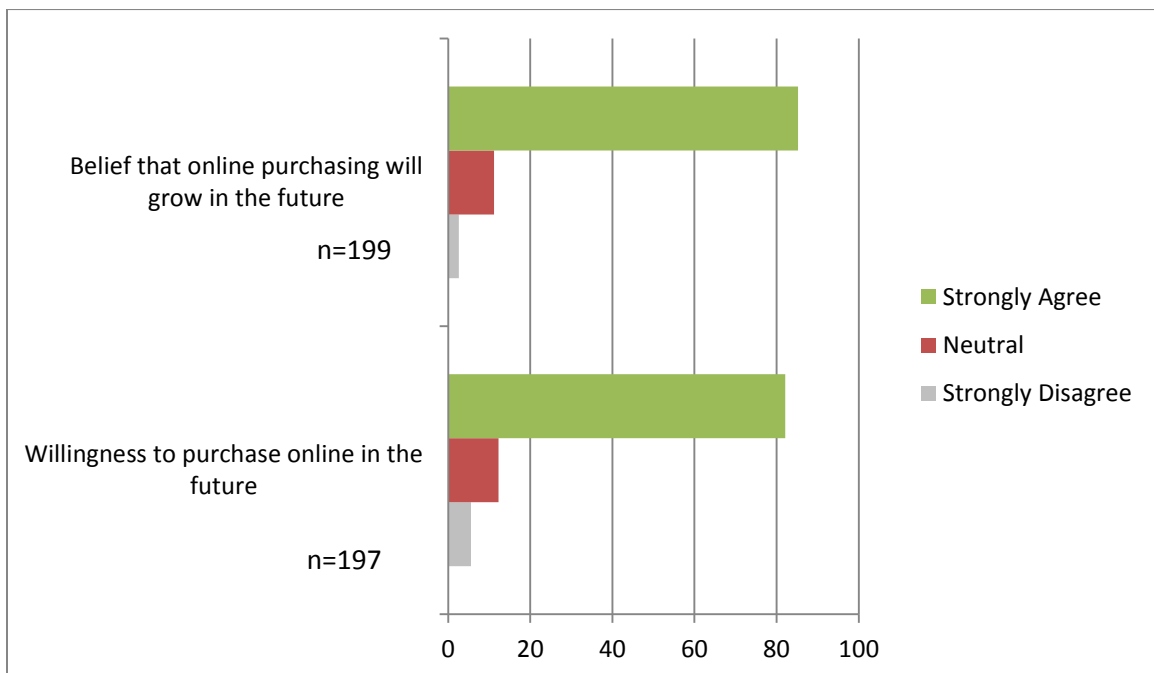


Future Online Purchasing

While purchasing online is popular among Midwest college women. It was found that the industry of online sales will continue to grow within this demographic. Figure 12 outlines the strength of response towards the future of consumers making purchases online. When Midwest college women were asked if they believed online purchasing will continue to grow as an industry in the future, 86.4% of the 199 respondents agreed or strongly agreed. Furthermore, individuals answering the survey agreed that they would purchase products online in the future. Out of 197 respondents, 82.2% answered that they would be willing to purchase products online in the future.

Figure 12

Potential Future Growth of Online Purchasing by Midwest College Women



Chapter Five: Discussion

The purpose of the research was to discover what trends, if any, were associated with the online purchasing behaviors and attitudes amongst Midwest college women. To obtain the data for analysis, the researcher started by conducting two triad interview groups. These interviews allowed the researcher to begin to understand the important issues and topics Midwest college women relate to purchasing and specifically online purchasing. Once the interviews were completed, the researcher created a survey based on the topics discussed during the interviews. Through this survey, it was anticipated that the reasons this target population chooses or does not choose to make purchases online would be better understood for marketing purposes.

The research that had previously been conducted was discussed in chapter two. This research has compared differences between men and women regarding their purchasing behaviors. Furthermore, the research had previously left out the Midwest and focused mostly on the East coast. Since much of the previous research had done so through the lens of the uses and gratifications theory, media dependency theory and diffusion of information theory, this study was conducted in consideration of these theories as well.

To help marketers understand if the internet is considered valuable to Midwest college women for purchasing, the uses and gratifications theory and the media dependency theory were addressed. These two theories are strongly related by their consideration of how a technology fulfills the needs of the users of that technology. The survey questions relating to these theories included items such as distance from shopping centers, convenience of online purchasing and social interaction or entertainment value of the purchasing process. This information is of value to marketers as it helps identify key aspects of Midwest college women's need to establish a positive purchasing experience and can help them engineer their websites to gratify these needs.

The diffusing of innovations theory was also explored through several of the survey questions that addressed the overall use of the internet to make purchases. Midwest college women were asked a series of questions with topics that related to the amount of purchasing done online and the average amount of money spent online. Furthermore, specific geographic and demographic questions helped to establish the atmosphere of the type of Midwest college the women were attending. This helped to determine if there were similarities or differences amongst Midwest schools in rural and urban areas.

The survey was focused into several sections determined by the hypotheses of the study. This included: geographic location, trust of websites and social and entertainment values that the purchasing process offers women. These questions allowed for an analysis of reasons women choose to make purchases or not make purchases online and what may lead them to abandon online shopping cart items. Online retailers face the problem of high rates of shopping cart abandonment so learning what prompts Midwest college women to abandon shopping cart items is important.

A total of 200 surveys were completed with a completion rate of 72.7%. A response rate cannot be determined since emails and social media were used to spread the survey out and it cannot be concluded how many Midwest college women received the survey. Of the women who completed the survey there was a distribution of class age including Freshman (22.4%), Sophomores (24.2%), Juniors (22.4%), Seniors (21.2%) and professional or graduate students (6.8%). There was a fairly even number of women from a rural setting (42.9%) and an urban setting (57.1%). Obtaining certain information regarding survey participants' demographic and geographic information allowed for an analysis of the objective of the survey to research the three hypotheses outlined in chapter two.

An overwhelming majority of the Midwest college women who participated in the survey had abandoned items that they had placed in an online shopping cart (80.8%). Because of this, it is important that marketers understand aspects of their websites and women's purchasing behaviors to decrease the rate of abandonment in the future. Even with the high rates of online shopping cart abandonment, it is clear that the internet is being adopted by Midwest college women to consider purchasing items. The findings related to the three hypotheses further outline reasons why the participants chose to purchase or not purchase items.

Hypothesis 1. The first hypothesis looked at the social atmosphere of the purchasing experience as a whole. It predicted that the social aspect of the purchasing process would rank high in importance for respondents as it was thought to fulfill an entertainment value for women. Since fulfilling an interpersonal need is important, Midwest college women were surveyed on their thoughts about different aspects of websites that could offer entertainment and social connections.

The results indicate that Midwest college women do not place a high significance on social interactions when making a purchase. Instead, they are more concerned about finding the best price and the best quality items. They are also more motivated by convenience than social fulfillment when making purchase. This means that making purchases online may gratify their needs more than the needs of women located on the East coast where previous research has happened. A comparative analysis of the two coasts is needed to fully understand if there are differences in East coast and Midwest college women's use of the internet to make online purchases.

In summary, Midwest college women do not place a high value on the entertainment and social aspects of making a purchase compared to that of price, quality and convenience. Therefore, marketers wanting to increase online sales should utilize this information to directly

indicate that their items are the best price and quality on their websites. This is especially important since women indicated that purchasing items in the store was the best way to find the best price and know the product's quality. Marketing products as having the best price and quality online may allow for future growth within this branch of the retail industry.

Hypothesis 2. The second hypothesis that was tested stated that online purchasing will increase with distance from shopping centers. A strong correlation between online purchasing and distance from shopping centers was discovered. Women who lived 20 minutes or less were more likely to drive to a store for a purchase, but women who lived 25-60 minutes away more likely to make a purchase online.

Since offering free shipping turned out to yield the highest percentage of website design that would increase a woman's likelihood of making a purchase online, perhaps offering this to women would increase the amount of online shopping done by those who live closer distances to shopping centers. This may especially be true since shipping costs raise the overall purchase price which was indicated as the number one reason women chose to abandon online shopping cart items. Lowering or removing shipping costs will lower the overall purchase price and therefore make the price of online offers better than those in the store.

As the survey participants indicated that they were more likely to make purchases online the further they lived from a shopping center, it is likely that this again reflects the importance of convenience to Midwest college women. Marketers within the online retail industry should consider capitalizing on the idea that purchasing online is convenient and easy. This may be done by developing websites with easy click through features and quick check out processes.

Hypothesis 3. The third research hypothesis that was tested stated that a large amount of trust with a website was needed to encourage Midwest college women to make a purchase online. Midwest women believed that they were likely to be trustworthy and often give information to

websites online. It was found that trust was important to the women who responded to the survey and that knowing how a website protected personal and credit card information increased the likelihood that they would be willing to make a purchase online.

Although Midwest college women deem themselves as trustworthy, they believe that knowing how a website will keep their information protected is important. Therefore, while websites may not have to work to earn Midwest college women's trust, they must engineer their websites so security information is easily found. In doing so, websites will be able to keep the women's trust and decrease the likelihood that they will abandon shopping cart items from lack of security knowledge. To further understand if there is a strong correlation between trust and a woman's perception of online purchasing, future studies may want to analyze how media attention to online hacking affects online sales for a time period afterwards.

Limitations

There are several limitations that should be considered during the analysis of this study. As mentioned previously, the survey was distributed using social media and email and relied on a snowball effect to reach potential research participants; therefore, it is a non-random sample and cannot be generalized. There are also limitations specific to each of the methodologies used. These limitations are addressed below.

Interview Limitations. In group situations people may not answer honestly for social acceptability bias. Participants were informed to not answer any questions or disclose information they feel uncomfortable sharing. Participants were also told that the purpose of the study was to understand their ideas about making purchases online and in stores and not to persuade them to purchase products in either setting. This information may have decreased the amount of social acceptability participants desired. However, it is impossible to know for sure since a researcher cannot physically enter a participant's mind (Krueger et al., 1998; Seidman, 1991).

Also, the researcher had to determine what trends were most frequently and intensely discussed during the interviews. Although there were no positive or negative feelings about the topic by the researcher, analysis error may have occurred.

Limitations of Surveys. Several limitations are of concern for the study. When distributing surveys researchers have no control over the return rate or the answers participants give. As mentioned before an incentive was offered to help increase response rates to the survey (Rae & Parker, 2005).

Another limitation with the distribution and gathering survey data online is the uncertainty of who is answering the questions. Although there is no way to test the participants, the survey asked for demographic and geographic information to help ensure that those who were answering were in the target population researched by the study.

Another important limitation of surveys is that participants may answer questions the way they think the researcher wants them to answer rather than being honest about individual habits. This is a possibility since initial participants who received the survey were prior contacts of the researcher. To limit the potential for this limitation, the survey was only emailed to those who had not received previous knowledge about the current study. Also, since the survey was forwarded on to a large number of participants whom the researcher had never had previous contact with, this limitation was reduced.

Conclusion

Midwest college women who participated in the survey strongly indicated their beliefs that purchasing online will grow in popularity (84.6%). They also indicated that they believed that they would make a purchase online in the future (82.2%). With high levels of optimism for growth of the online retail industry, it is important that marketers continue to develop websites

that fulfill the needs of their target audiences. In doing so, it will hopefully decrease the current levels of shopping cart abandonment.

Recommendations for further study. The study is unable to determine how many Midwest college women were sent the link to take the survey; therefore, it is impossible to figure the overall response rate. Those who started the survey tended to finish it with a completion rate of (72.7%). This indicates that Midwest college women are willing to give opinions to marketers wanting to increase online sales.

To continue the understanding of Midwest college women's attitudes and behaviors of online purchasing, researchers may want to narrow in on what specifically causes women to abandon online shopping cart items. This study asked a wide variety of reasons why Midwest college women may participate in online shopping cart abandonment as well as overall attitudes about purchasing online, but it lacks in depth analysis of these specific aspects. Future studies may want to focus in on one of the many aspects that were found to be important to women. For example, a study may want to focus specifically on the trust of Midwest college women or only look at women in rural or urban areas. Narrowing a study to only one of the important indicators will allow for a more developed understanding of women's attitudes towards that specific aspect of retailer's websites. This will help marketers further develop these aspects.

To address media dependency further, it would be interesting to conduct a study of women who are avid online purchasers and ask them questions about why they heavily rely on websites to make purchases. Knowing this information would help online marketers understand why they are effectively reaching certain target populations. Learning why certain efforts of websites are successful is just as important as learning what is unsuccessful about websites as it allows for marketers to continue and improve upon these features.

To more precisely determine attitudes and behaviors among women's online purchasing behaviors, further research within the Midwest and other parts of the country should be studied to offer a clearer indication as to why women choose to purchase or abandon online shopping cart items.

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Appendix A

Human Subjects Committee
Human Subjects Approval Request
 South Dakota State University

Exempt Expedited Review Committee Review

1. Principal investigator Jenna Marston Phone No. (402) 203-3692
 E-mail address of principal investigator jenna.marston@sdstate.edu
 Faculty Graduate Student Undergraduate Student Not SDSU
 Researcher
 If student, faculty advisor Dr. Lyle Olson
 College/School Graduate Department Communication Studies and Journalism
 (Please use an additional sheet to list names and contact information for others involved with the project).
 2. Project title "What Women Want: Marketing to Women to Increase Online Purchasing for Fashion and Career Clothing"
 3. Sponsoring agency SDSU
 4. Project Period (contact with participants): From 11/21/2011 To 11/21/2011
 5. Location of study SDSU Dykhouse Student-Athlete Academic Center Conference Room
 6. Number of human participants to be selected 18-20
 7. Types of participants to be selected:
 Normal Adults Pregnant Women Prisoners
 Minors Fetuses Mentally Disabled or Delayed
 8. Exemption from Committee Review Requested? Yes No
 If "yes", indicate basis for exemption:
 Common Educational Setting Educational Tests Study of Existing Data
 Survey/Interview Research Observational Research
 (The above do not automatically make a project exempt; it may require expedited or full committee review.)
 9. Will any drugs, chemical or biological agents be administered to human subjects?
 Yes No If Yes, include documentation regarding safety from a source other than the manufacturer in METHODS.
 10. Will specimens or samples of tissues, body fluids, or other substances be collected from participants?
 Yes No If Yes, include details of collection, storage, labeling, use, and disposal in METHODS.
 11. Has each investigator involved in the study completed the CITI on-line training and filed a copy of the certificate with Carolyn Curley in the Office of Research and Sponsored Programs? Yes No
 12. **Research Protocol:** Complete a description of the proposed study following instructions.
 13. **Informed Consent:** Attach copies of all forms which will be used to obtain the legally effective informed consent of human subjects or their legal representatives, or justification why informed consent should be altered or waived.
 14. **Additional Materials:** Attach a copy of all surveys, recruitment materials, and any other relevant documents.
- Authorized Signatures:**
 Principal Investigator Jenna Marston Date 11/15/2011
 I do do not wish to appear before the committee
 Advisor (if student project) _____ Date _____
 Department Head or Dean _____ Date _____

Research Protocol

A. **Objectives:** I intend to study the reasons senior college women choose to purchase fashion and career clothing online.

RQ1: Are college women's perceptions of purchasing online influenced by interpersonal/social needs?

RQ2: How does the frequency of technology use affect senior college women's purchasing decisions?

RQ3: Does geographic location influence the likelihood that a senior college student would purchase women's career clothing online?

B. **Participants:** There will be 18-20 SDSU senior college women who are interested in buying fashion and career clothing both in stores and online. They also will have purchased one or several items online. These women will be recruited through word of mouth and fliers to participate in the study.

C. **Time Required for Individual Participants:** The time requirement for each participant will be one focus group session. Each session will last one and a half hours.

D. **Compensation to Participants:** The participants will receive a free lunch of pizza and their choice of soda or water.

E. **Benefits to Participants:** None.

F. **Methods:** I will conduct a focus group question guide with female college seniors from SDSU. This series of open ended questions can be found in Appendix A. Before the focus group begins they will be given a demographic survey and can be found in Appendix B.

G. **Risks to Participants:** There are no known foreseeable risks to the participants.

H. **Risk Reduction:** NA

I. **Confidentiality:** While conducting a focus group it is impossible to offer 100% confidentiality since other members of the group may discuss the focus group outside the session. I will explain the importance of not discussing the focus group outside of the session to help everyone present receive confidentiality. Anonymity will be offered in the findings as no names will be used.

J. **Recruitment:** Participants will be found through word of mouth and fliers which can

be seen in Appendix C. The participants will receive my contact information and will choose to contact me to volunteer for the study. Once they volunteer I will save participant contact information for the day of 11/21/11 for the purposes of helping anyone who cannot find my location or has any questions.

Information Sheet
Participation in a Research Project
South Dakota State University
Brookings, SD 57007

Department of: Journalism and Mass Communications

Project Director: Jenna Marston

Phone No. (402) 203-3692

E-mail: jenna.marston@sdstate.edu

Date: November, 21, 2011

Please read the following information:

1. This an invitation for you, a female SDSU senior to participate in a research project under the direction of the Jenna Marston.
2. The project is entitled: "What Women Want: Marketing to Women to Increase Online Purchasing for Fashion and Career Clothing."
3. The purpose of the project is to study the reasons senior college women choose to purchase fashion and career clothing online. We are interested in understanding those factors which encourage or discourage women from following through with an online purchase. The results will be used for scholarly research only-not for any commercial purpose.
4. If you consent to participate, you will be involved in the following process, which will take about 1.5 hours of your time at the Dykhouse Student-Athlete Academic Center Conference Room. We will ask you questions about you're attitudes, opinions and purchasing behaviors for fashion and career clothing. Your answers, along with answers from others, will help us understand what motivates people to buy fashion and career clothing online or in a traditional store.
5. Participation in this project is voluntary. You have the right to withdraw or choose to not answer a question at any time without penalty. If you have any questions, you may contact Jenna Marston at the number listed above, or Dr. Lyle Olson at Lyle.Olson@sdstate.edu.
6. There are no known risks to your participation in the study.
7. There are no outside benefits other than the lunch you are receiving for your time today.

8. There is no money compensation for your participation in this study.
9. Your responses are as confidential as the group makes them. I cannot guarantee that people from the group will not discuss the session outside of the room. When the data and analysis are presented, you will not be linked to the data by your name, title or any other identifying item.
10. As a research participant, I have read the above and have had any questions answered. I will receive a copy of this information sheet to keep.

If you have any questions regarding this study you may contact the Project Director. If you have questions regarding your rights as a participant, you can contact the SDSU Research Compliance Coordinator at (605) 688-6975 or SDSU.IRB@sdstate.edu.

This project has been approved by the SDSU Institutional Review Board, Approval No.:

Participant Consent Form
Participation in a Research Project
South Dakota State University
Brookings, SD 57007

Department of: Journalism and Mass Communications

Project Director: Jenna Marston

Phone No. (402) 203-3692

E-mail: jenna.marston@sdstate.edu

Date: November, 21, 2011

Please read the following information:

1. This an invitation for you, a female SDSU senior to participate in a research project under the direction of the Jenna Marston.
2. The project is entitled: "What Women Want: Marketing to Women to Increase Online Purchasing for Fashion and Career Clothing."
3. The purpose of the project is to study the reasons senior college women choose to purchase fashion and career clothing online. We are interested in understanding those factors which encourage or discourage women from following through with an online purchase. The results will be used for scholarly research only-not for any commercial purpose.
4. If you consent to participate, you will be involved in the following process, which will take about 1.5 hours of your time at the Dykhouse Student-Athlete Academic Center Conference Room. We will ask you questions about you're attitudes, opinions and

purchasing behaviors for fashion and career clothing. You're answers, along with answers from others, will help us understand what motivates people to buy online or in a traditional store.

5. Participation in this project is voluntary. You have the right to withdraw or choose to not answer a question at any time without penalty. If you have any questions, you may contact Jenna Marston at the number listed above, or Dr. Lyle Olson at Lyle.Olson@sdstate.edu.

6. There are no known risks to your participation in the study..

7. There are no outside benefits other than the lunch you are receiving for your time today.

8. There is no money compensation for your participation in this study.

9. Your responses are as confidential as the group makes them. I cannot guarantee that people from the group will not discuss the session outside of the room. When the data and analysis are presented, you will not be linked to the data by your name, title or any other identifying item.

10. As a research participant, I have read the above and have had any questions answered
Participant's Signature _____ Date _____

Project Director's Signature _____ Date _____

If you have any questions regarding this study you may contact the Project Director. If you have questions regarding your rights as a participant, you can contact the SDSU Research Compliance Coordinator at (605) 688-6975 or SDSU.IRB@sdstate.edu.

This project has been approved by the SDSU Institutional Review Board, Approval No.:

Triad Interview Question Guide

10 minutes

I. Introduction: This study is focused on senior college age women between the ages 21-23. Each of you fit the criteria for the study as you are all female seniors at SDSU. The purpose of the study is to investigate the reasons college age women choose to purchase or choose not to purchase fashion and career apparel through a website. During the focus group you will be asked questions regarding your thoughts towards the internet, purchasing online, purchasing in stores and the reasons you choose to make a purchase in one environment versus the other. This study is not

being conducted for any particular company's commercial reasons and is for academic purposes. In no way is this study trying to find out how much you spend or make for an income nor is it trying to persuade you to start shopping online. If at any point you wish or need to leave the room you are able to do so. Also, if at any point you feel as though you are uncomfortable with the conversation or do not wish to answer a question or disclose personal thoughts or information you are not required to do so. I would like to add that this session is being taped so that we can go back and review what you have said. It will not be published or shared in any other way and your names will not be used in the report. Please take a few minutes to read and sign the consent forms in front of you.

II. **Opening:** Now please take a minute and fill out the cartoon in front of you. Let's go around the room and introduce ourselves, say where you are from and as you do please tell us the story behind your cartoon.

II. **Transition:** Now that we understand some of your feelings relating to the purchasing experience, through your cartoon I will begin asking questions which the group will discuss. Please note that "clothing" will be defined as fashion and career style clothing. Also, "online" will mean using any digital device such as a computer, phone, iPad or any other device that allows for connection to the internet.

10 minutes

III. How often do you purchase fashion and career clothing.

IV. Now that you are a senior in college, how have your clothing choices started to change?

V. What is the last clothing purchase you recall?

VI. What is the next clothing purchase you are planning to make?

VII. Are you planning to make that purchase online or in a store? Why?

VIII. Is there any price point that acts as a limit for your purchasing in a store or online? What are they and why?

30 min

- IX. Question: What do you like about making a clothing purchase in a store?
- X. Question: What do you dislike about making a clothing purchase in a store?
- XI. Question: What do you like about making a clothing purchase online?
- XII. Question: What do you dislike about making a clothing purchase online?
- XIII. Probe: What kinds of anxieties, if any, do you have about making an online purchase?
- XIV. Question: What are the primary reasons you may decide to purchase clothing in a store?
- XV. Question: What primary reasons may make you decide to purchase clothing online?
- XVI. Question: Does where you live affect whether you make purchases in a store or online and in what ways?

30 min

- XVII. If a clothing item was exactly the same and available in a store and online, would you choose to purchase it in a store or online and why?
- XVIII. Question: Do you as a consumer want online purchasing to be more similar to making a purchase in the store? Why or why not? How should it be different?
- XIX. What advice would you give to companies that would encourage you to purchase their fashion and career clothing online? Any advice you would give clothing stores?

5 min

Closing: That concludes our focus group. Thank you for coming in and participating in this study. If you have any questions or concerns regarding how the information gathered today will be used you may contact me or my advisor, Dr. Lyle Olson. Thanks again, and I hope everyone enjoyed this experience.

Demographic and Attitudinal Survey

Please fill out the demographic information below. Your name will not be shared in any way.

First Name: _____

Age: _____

Gender: Male _____ Female _____ Other _____

Year at SDSU: Freshman _____ Sophomore _____ Junior _____ Senior (4th and 5th year)
 _____ Graduate _____

Major: _____

Career Goal: _____

Zip Code of where you grew up: _____

I feel like I live in a _____ rural community or an _____ urban area.

Next mark each question regarding your attitude towards making a fashion and career clothing purchase:

Shopping and making a purchase is: _____ fun _____ not fun.

Making a purchase online is: _____ easy _____ complicated.

Making a purchase online is: _____ efficient _____ time consuming.

The websites that I shop on are _____ secure _____ not secure.

Hmmm by Lex Kramer



FREE PIZZA LUNCH

Participants are Needed for Graduate Thesis Focus Group.

We will discuss: Women and Online Purchasing

Requirements:

- Female
- Senior at SDSU (4th and 5th year students)
- Available to come to the Focus Group
Monday 11:30am-1:00pm or 1:00pm-2:30pm

Where: Dykhouse Student-Athlete Academic Center (North of the SDSU football field) in room 237. ANY SDSU parking pass allows for you to park in either parking lot.

If interested please contact Jenna Marston.

- cell: (402)203-3692
- email: Jenna.Marston@sdstate.edu



South Dakota State University

Office of Research/Human Subjects Committee
SAD Room 124
Box 2201 SDSU
Brookings, SD 57007

To: Jenna Marston, Departments of Communication Studies and Journalism

Date: November 17, 2011

Project Title: What Women Want: Marketing to Women to Increase Online Purchasing for Fashion and Career Clothing

Approval #: IRB-1111008-EXM

Thank you for taking such care in completion of the request and research protocol. This project is approved as exempt human subjects' research. The basis for your exempt status from 45 CFR 46.101 (b) is:

(2) Research involving the use of educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior, unless:
(i) information obtained is recorded in such a manner that human subjects can be identified, directly or through identifiers linked to the subjects; and (ii) any disclosure of the human subjects' responses outside the research could reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects' financial standing, employability, or reputation.

If there are any unanticipated problems involving risks to subjects or others, or changes in the procedures during the study, contact the SDSU Research Compliance Coordinator. At the end of the project please inform the committee that your project is complete.

If I can be of any further assistance, don't hesitate to let me know.

Sincerely,

Norm

Norman O. Braaten
SDSU Research Compliance Coordinator

Appendix B

Human Subjects Committee
Human Subjects Approval Request
South Dakota State University

Exempt Expedited Review Committee Review

1. Principal investigator Jenna Marston Phone No. 402-203-3692
 E-mail address of principal investigator _____
 Faculty Graduate Student Undergraduate Student Not SDSU
 Researcher

If student, faculty advisor Dr. Lyle Olson

College/School Arts and Science Department Journalism and Mass
 Communications

(Please use an additional sheet to list names and contact information for others involved with the project).

2. Project title What Women Want: An investigative study on women's perceptions of
 purchasing online

3. Sponsoring agency South Dakota State University

4. Project Period (contact with participants): From 2/18 / 2012 To
2/27 / 2012

5. Location of study South Dakota State University via Jacks email

6. Number of human participants to be selected 100-200

7. Types of participants to be selected:

Normal Adults Pregnant Women Prisoners
 Minors Fetuses Mentally Disabled or Delayed

8. Exemption from Committee Review Requested? Yes No

If "yes", indicate basis for exemption:

Common Educational Setting Educational Tests Study of Existing Data
 Survey/Interview Research Observational Research

(The above do not automatically make a project exempt; it may require expedited or full committee review.)

9. Will any drugs, chemical or biological agents be administered to human subjects?

Yes No *If Yes, include documentation regarding safety from a source other than the
 manufacturer in METHODS.*

10. Will specimens or samples of tissues, body fluids, or other substances be collected from participants?

Yes No *If Yes, include details of collection, storage, labeling, use, and disposal in
 METHODS.*

11. Has each investigator involved in the study completed the CITI on-line training and filed a copy of the
 certificate with

Carolyn Curley in the Office of Research and Sponsored Programs? Yes No

12. **Research Protocol:** Complete a description of the proposed study following instructions.

13. **Informed Consent:** Attach copies of all forms which will be used to obtain the legally effective
 informed consent of human subjects or their legal representatives, or justification why informed consent
 should be altered or waived.

14. **Additional Materials:** Attach a copy of all surveys, recruitment materials, and any other relevant
 documents.

Authorized Signatures:

Principal Investigator _____ Date _____

I do do not wish to appear before the committee

Advisor (if student project) _____ Date _____

Department Head or Dean _____

Date

Research Protocol

A. Objectives: I intend to study the reasons third, fourth and fifth year college women choose to purchase fashion and career clothing online.

H1: There is a cultural social atmosphere surrounding the experience of making a purchases in a store that fulfills a woman's interpersonal needs that online retailers need to meet to increase online purchasing rates.

H2: Making online purchases will increase with distance from shopping centers.

H3: Online retailers need to gain consumer trust to decrease online shopping cart abandonment rates.

B. Participants: There will be 200 surveys distributed to SDSU senior college women who are interested in buying fashion and career clothing both in stores and online. They also will have purchased one or several items online. These women will be recruited through word of mouth, fliers, social media and email to participate in the study.

C. Time Required for Individual Participants: The time requirement for each participant will be however long it takes them to complete the survey.

D. Compensation to Participants: The participants will choose if they want to be entered into a drawing for a \$25 Visa gift card.

E. Benefits to Participants: None.

F. Methods: I will conduct a survey with female college seniors from SDSU. This series of questions can be found in Appendix A.

G. Risks to Participants: There are no known foreseeable risks to the participants.

H. Risk Reduction: NA

I. Confidentiality: Confidentiality will be offered unless the participant wishes to fill in their email for a chance to win a \$25 Visa gift card. Anonymity will be offered in the findings as no names will be used.

J. Recruitment: Recruitment will be done through word of mouth, social networking and email.

Cover Letter with Implied Consent

Dear Participant,

I, Jenna Marston am conducting a research project entitled "What Women Want: Marketing to Women to Increase the use of Online Purchasing" as part of a thesis study at South Dakota State University.

The purpose of the study is to the reasons third, fourth and fifth year college women choose to purchase fashion and career clothing online and what reasons they may have for participating in shopping cart abandonment.

You as a female college student, you are invited to participate in the study by completing the attached survey. I realize that your time is valuable and have attempted to keep the requested information as brief and concise as possible. It will take you approximately ten minutes of your time. Your participation in this project is voluntary. You may withdraw from the study at any time without consequence.

There are no known risks to you for participating in this study. There are also no direct benefits to you for completing the survey; however, at the end of the survey you may email me at jenna.marston@sdstate.edu with your name and phone number to be entered into a drawing for a \$25 Visa gift card. Your responses are strictly confidential. When the data and analysis are presented, you will not be linked to the data by your name, title or any other identifying item. Although your answers will be confidential, if you wish to be entered into the gift card drawing, then you must email me your name and the best way to reach you. This information will not be shared and only used to contact you if you are the winner of the gift card.

Please assist me in my research complete the following survey in Question Pro.

Your consent is implied by the return of the completed questionnaire. Please keep this letter for your information. If you have any questions, now or later, you may contact us at the number below. Thank you very much for your time and assistance. If you have any questions regarding your rights as a research participant in this study, you may contact the SDSU Research Compliance Coordinator at 605-688-6975, SDSU.IRB@sdstate.edu.

Sincerely,

Jenna Marston
2214 10th St. Apt 3
Brookings, SD 57006
Jenna.Marston@sdstate.edu
402-203-3692

This project has been approved by the SDSU Institutional Review Board, Approval No.:

Information Sheet
Participation in a Research Project
South Dakota State University
Brookings, SD 57007

Department of Journalism _____

Project Director: Jenna Marston Phone No. (402)203-3692____
 E-mail jenna.marston@sdstate.edu_____ Date: 2/23/2012_____

Please read the following information:

1. This is an invitation for you as a student to participate in a research project under the direction of Jenna Marston.
 2. The thesis study is entitled “What Women Want: Marketing to Women to Increase the use of Online Purchasing”
 3. The purpose of the thesis study is to determine how online marketers and retailers can encourage women to make purchases online and decrease shopping cart abandonment.
 4. If you consent to participate, you will be involved in the following process, which will take about 5 to 10 minutes of your time: The link provided, if selected, will take you to the online survey. The online software will collect the information you provide, if you choose to participate. The software will collect no additional information besides the information you choose to provide.
 5. Participation in this project is voluntary. You have the right to withdraw at any time without penalty. If you have any questions, you may contact the project director at the number listed above.
 6. There are no known risks to your participation in the study.
 7. The results of the completed study will help online retailers more effectively put together websites to encourage women to engage in online purchasing and decrease shopping cart abandonment.
 8. There is no compensation for your participation in this study, but you may choose to email me after completing your survey to be entered into a drawing to win a \$25 Visa gift card.
 9. Your responses are strictly confidential. When the data and analysis are presented, you will not be linked to the data by your name, title or any other identifying item.
 10. As a research participant, I have read the above and have had any questions answered. I will receive a copy of this information sheet to keep.
- If you have any questions regarding this study you may contact the Project Director. If you have questions regarding your rights as a participant, you can contact the SDSU Research Compliance Coordinator at (605) 688-6975 or SDSU.IRB@sdstate.edu.

This project has been approved by the SDSU Institutional Review Board, Approval No.: _____

Survey Questions

What Women Want:

Marketing to Women to Increase the use of Online Purchasing Survey Questions

What is your gender: ____ male ____ Female

Are you a college student? ____ Yes ____ No

What year are you? ____ 1st year, ____ 2nd year, ____ 3rd year, ____ 4th year, ____ 5th year,
 (Other)_____

I go to school in a: _____ rural community (30,000 people or less) _____ city (over 30,000 people)

What state do you attend school in: _____

The nearest shopping center for women's fashion and career apparel is approximately:

- _____ less than a 10 minute drive
- _____ a 10 to 20 minute drive
- _____ a 30 minute-45 minute drive
- _____ a 60 minute drive
- _____ longer than 60 minutes

How does this distance effect your likelihood of purchasing these items online?

- _____ increase the likelihood I will use online websites to make a purchase
- _____ decrease the likelihood I will use online websites to make a purchase
- _____ has no effect on the likelihood I will use online websites to make a purchase.
- _____ other

The reason I choose to shop for and purchase a(n) item(s) of fashion/professional clothing is:

- _____ I need it
- _____ Making purchases is fun way to spend leisure time
- _____ Making purchases allows me to interact socially with friends and family

When I make a purchase of fashion or career apparel I feel: ____ happy ____ anxious ____ sad

The best way to fulfill my purchasing experience is:

- _____ Finding the best price
- _____ Obtaining the item quickly and conveniently
- _____ Comparing the item to others
- _____ Seeing and trying on the item in person
- _____ Having friends and family give opinions on the way the item looks and fits
- _____ other

The best way to:

purchase the item at the best price is by purchasing it _____ online _____ in a store
 purchase the item the fastest and most conveniently is _____ online _____ in a store
 comparing the item to others before purchase is: _____ online _____ in a store
 trying the item out before purchase is: _____ online _____ in a store
 having friends and family give opinions on an item before purchase is: ____ online ____ in a store

On a scale from 1-5, 5 being strongly agree and 1 being strongly disagree, please rank the following:

- _____ Making a purchase online is easy
- _____ Making a purchase online is hard
- _____ Making a purchase online is convenient and saves time
- _____ Making a purchase online is complicated time consuming

- _____ Making an online purchase gives me a better price than purchasing in a store
 _____ Making an online purchase costs more

How often do you make online purchases? _____ 1 a week, _____ 1 a month, _____ 2 times a year,
 _____ never

In the last 6 months have you made a purchase for women's professional or fashion apparel?
 _____ yes _____ no

Approximately how much do you spend online in a year? _____ \$0-\$100, _____ \$101-\$250,
 _____ \$251-\$400, _____ more than \$500

Shopping cart abandonment is when an individual puts an item in their shopping cart or shopping bag online but then chooses to log off the website before finishing the purchase. In the last 6 months have you abandoned items in your shopping cart? _____ Yes _____ No

(If Yes) What item(s) did you choose to abandon? _____

What about the item(s) prompted you to add it to your online shopping cart or bag?

- _____ My friends or family liked it
 _____ The item made me feel happy
 _____ I needed the item
 _____ Price of item
 _____ Buying the item online was more convenient than going to the store
 _____ (other)

From the following options, what best describes your intentions to purchase the item(s) in your shopping cart that you abandoned:

- _____ 100% positive I was going to purchase the item.
 _____ 50% positive I was going to purchase the item.
 _____ I knew I would not purchase the item.

On a scale from 1-5, 5 being strongly agree and 1 being strongly disagree, how did the following effect your decision to not follow through with the online purchase?

- _____ Price
 _____ The shipping was more than I expected
 _____ I did not trust the website to send me the item
 _____ I did not want to give my credit card information online
 _____ The checkout process was too long and required too much personal info.
 _____ The website was hard to navigate
 _____ I was unsure the item would fit
 _____ I was interrupted and had to leave the website
 _____ There was not a sales person or a friend to advise or persuade me
 _____ I wanted to see the item in the store

What piece of advice would you give online retailers to encourage shoppers to follow through with purchases online and therefore minimize shopping cart abandonment?

Overall, I trust online websites to (mark all that apply):

- _____ have accurate sizing
 _____ have the best price

- _____ protect my credit card information
- _____ to ship me the item

Rank the following in the order of most importance to you, 6 being the most important and 1 being the least important when deciding to purchase fashion or career apparel:

- _____ having the help of an employee
- _____ having the advice of friends and family
- _____ finding the best price
- _____ seeing the item in person (fabric, size, style etc)
- _____ having the item right after purchasing it (not waiting for shipment)
- _____ saving time and gas by not driving to go get the item

Rank the following, 5 being strongly agree and 1 being strongly disagree.

- ___ People in the Midwest are likely to trust websites with personal information.
- ___ People in the Midwest are NOT likely to trust websites information.
- ___ I believe I am a trusting person.
- ___ I will give out personal information online.
- ___ If a website requires too much personal information at checkout, I do not trust it.
- ___ I believe purchasing items will grow in popularity.
- ___ I will purchase items online in the future.
- ___ I can tell when an online website is trustworthy.

How:

To help online retailers improve your overall experience and help decrease the likelihood you will abandon shopping cart items at checkout, please rank the following, 5 being strongly and 1 being strongly disagree.

- _____ Free shipping on purchase being sent
- _____ Free shipping on purchase being returned
- _____ Overnight shipping
please state how much you would be willing to pay for overnight shipping: \$0-5,
\$6-10, \$11-15, more than \$20
- _____ Feedback from others who have purchased the product
- _____ A fast check out process (less than three clicks)
- _____ Security information regarding how the website protects your personal information
- _____ An online retailer available to chat live via instant messaging (to help answer questions on product information)
- _____ An online retailer available to chat on Skype (to help answer questions on product information)
- _____ Video of models with various body types to view see how apparel wears and fits
- _____ A picture download to see the apparel on you
- _____ An easy email link to email friends and family to get advice on products
- _____ An easy social media link to get opinions from friends and family on products



South Dakota State University

Office of Research/Human Subjects Committee
SAD Room 124
Box 2201 SDSU
Brookings, SD 57007

To: Jenna Marston, Department of Journalism and Mass Communication

Date: February 24, 2012

Project Title: What Women Want: An investigative study on women's perceptions of purchasing online

Approval #: IRB-1202011-EXM

Thank you for taking such care in completion of the request and research protocol. This project is approved as exempt human subjects' research. The basis for your exempt status from 45 CFR 46.101 (b) is:

(2) Research involving the use of educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior, unless:
(i) information obtained is recorded in such a manner that human subjects can be identified, directly or through identifiers linked to the subjects; and (ii) any disclosure of the human subjects' responses outside the research could reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects' financial standing, employability, or reputation.

If there are any unanticipated problems involving risks to subjects or others, or changes in the procedures during the study, contact the SDSU Research Compliance Coordinator. At the end of the project please inform the committee that your project is complete.

If I can be of any further assistance, don't hesitate to let me know.

Sincerely,

Norm

Norman O. Braaten
SDSU Research Compliance Coordinator

Appendix C

Open Ended Responses for Survey Question:

What One Piece of Advice would you Give Online Retailers?

02/29/2012	<u>6531022</u>	
02/29/2012	<u>6531469</u>	Makes websites easy to navigate and the checkout process not so long
02/29/2012	<u>6531452</u>	Allow the shopper to get a good close up of the item. When I can see something in detail I will be more likely to buy the item.
02/29/2012	<u>6531733</u>	Victoria's secret will send out a reminder email, saying that I have left items in my shopping cart. Ususally after I receive this email I will go back and purchase it.
02/29/2012	<u>6532014</u>	have specific measurements of each clothing item for each size, not just general sizing for the store's items.
02/29/2012	<u>6533292</u>	Show the items on regular size people along with different sizes of people.
03/01/2012	<u>6558593</u>	Have comments from other customers who have purchased the item.
03/01/2012	<u>6560304</u>	Allow options to save the cart and come back to it later. Maybe send reminders
03/01/2012	<u>6561898</u>	You can always return it if you don't like it.
03/01/2012	<u>6563521</u>	Some websites have size charts that are helpful, especially when purchasing pants.
03/01/2012	<u>6564105</u>	Good return policy.
03/01/2012	<u>6566274</u>	Include a surprise discount once they put an item in the cart.
03/01/2012	<u>6566351</u>	To make a 100% return policy and no shipping.
03/02/2012	<u>6572336</u>	Make sure the return policy is easy to follow and that if an item doesn't fit or fits wrong, a full refund will be given.

03/02/2012	<u>6572833</u>	I would like to see more free shipping offers. Also, I would like to see some websites include more details about products (for example, Target). For example, if I am ordering shoes, I want to know the heel height in inches. Some online retailer sites do not include this.
03/02/2012	<u>6576300</u>	Make sure you are making wise choices rather than buying on impulse. Take the time to think about it.
03/02/2012	<u>6576539</u>	Lower shipping rates
03/02/2012	<u>6577280</u>	Buy now recieve free gift?
03/02/2012	<u>6577867</u>	Automatically save their shopping bag for later and then send reminders that there are still 2 items in your shopping bag so the shopper either has to go empty their bag or purchase their items. It may help the recall why they liked their item in the first place and upon seeing it again, they will purchase it.
03/02/2012	<u>6578007</u>	Nothing. It's like shopping in the store. We take lots of things to a dressing room and then leave them there. I think this is comparable.
03/02/2012	<u>6578452</u>	Size charts are more convenient to find. Also, obviously display if the item has free shipping or not.
03/02/2012	<u>6579078</u>	View item in person and then purchase online. Do personal research.
03/02/2012	<u>6579156</u>	
03/02/2012	<u>6580011</u>	Make the shopping cart icon noticeable and easily accessible. It should also be easy to edit items in the cart as well
03/03/2012	<u>6586702</u>	Make shipping prices clear before checking out. If I want to buy an item because it is cheap, if I have to add \$7 for shipping it isn't cheap anymore.
03/03/2012	<u>6587531</u>	Online Sales that are BETTER priced than in-store items!!
03/03/2012	<u>6587521</u>	Simplicity!
03/03/2012	<u>6593643</u>	Free shipping to home.
03/07/2012	<u>6640751</u>	

03/12/2012	6741974	Make the process as easy as possible
03/12/2012	6742494	For me, I usually am caught up in something else that takes me away. Maybe to set up a paypal's account for the website that way its a simple log-in payment.
03/12/2012	6742771	Remind them of the items in their cart as they continue browsing the online catalogue.
03/12/2012	6742907	free shipping
03/12/2012	6743658	lower prices, more details and more size options
03/12/2012	6743831	More reviews from customers. When selling clothing, have a clear sizing chart which reflects the actual size of the item being sold. Shipping fees could also be seen before the item is placed in the cart.
03/12/2012	6744611	No comment
03/12/2012	6744625	only online shop when you really need something
03/12/2012	6744676	make it easier to "go back to shopping". I dont' like having to navigate back so far and click through a ton of pages.
03/12/2012	6746819	make the link to the shopping cart more visible so the customer doesn't accidentally leave a site or go somewhere unfamiliar looking fr the check out
03/12/2012	6747827	lower shipping cost
03/12/2012	6748090	If it is something you already have, and you like it online, odds are you will like it when you have it shipped to you also!
03/12/2012	6749423	Do not have price shock when checking out.
03/13/2012	6771372	Make the process faster
03/13/2012	6773220	The ability to be able to send products back efficiently and receive a full product refund if it does not fit as expected.
03/13/2012	6779131	Offer free shipping sometimes

03/13/2012	6779508	IDK
03/13/2012	6779651	Allow people to leave reviews so I can make a more informed decision
03/13/2012	6780331	Pictures
03/13/2012	6780430	I would tell them to give at least a 10% discount if the customer puts items in the shopping cart and then purchases it within a certain amount of time. If the items are in the basket for a longer amount of time than the specified time, they don't receive the additional discount.
03/13/2012	6781051	lower shipping
03/13/2012	6781971	Free shipping on returns
03/13/2012	6782498	make shipping cost less if possible and make there be less steps in the order process
03/13/2012	6782678	Put items in the cart you can afford, go through cart at the end of shopping, keeping items you truly want/need, discarding others. Easier to compare items when they're in the same place.
03/13/2012	6784375	I don't have any advice.
03/14/2012	6790160	Read description of clothing for best estimate of how it will fit and look on you.
03/14/2012	6796381	Accurate sizing information
03/14/2012	6796485	make the website easy to navigate and well organized.
03/14/2012	6796784	Don't charge so highly for the shipping of a single item.
03/14/2012	6796763	Cheaper shipping, appearing more reputable
03/14/2012	6797925	Something to incentivize purchasing right away
03/14/2012	6804384	Don't make shopper pay for shipping. Have online sales and coupons for shoppers to utilize. :)
03/14/2012	6806974	Shipping deals and sizing measurements

03/15/2012	6819138	Make more sales online
03/15/2012	6819322	Make websites easier to navigate and checkout shorter
03/15/2012	6819374	The deal might end soon, so it's better not to abandon.
03/15/2012	6819863	Free Shipping! and easy returns
03/15/2012	6820392	Give a easy to use return policy and make them feel they are not signing up for more than they bargained for.
03/15/2012	6820559	check the return policy
03/15/2012	6820796	More deals.
03/15/2012	6821311	more free shipping or shipping deals
03/15/2012	6821363	Easy checkout process
03/15/2012	6823205	I would say to have better return policies in place if it doesn't fit right. My body shape is odd (tall and slender) so some things do not fit like promised in the description.
03/15/2012	6823704	Think about what you are putting in your cart before you buy it.
03/15/2012	6825375	Make checkout easy and cheaper shipping prices. And easy return policy.
03/15/2012	6825404	Advertise the reviews from other people for each item
03/15/2012	6825450	Free Shipping and Free returns
03/15/2012	6825435	Allow shopping cart to hold items for longer period of time.
03/15/2012	6825506	Make sure you really need it
03/15/2012	6825486	Give more detailed sizing Give details about how the item is suppose to fit
03/15/2012	6825498	Give promotional deals for buying large quantities or send reminder emails that they have items left in their shopping cart

03/15/2012	6825550	Lower shipping
03/15/2012	6825580	User reviews are always helpful.
03/15/2012	6825635	Have customers rate how the item fit.
03/15/2012	6825781	giving size and measurements of the model wearing the clothes helps me see how that item would fit on my body.
03/15/2012	6825780	Allow shoppers to return items free of charge in exchange for items that fit if a clothing item does not fit right upon arrival.
03/15/2012	6825803	Minimize shipping fees for items.
03/15/2012	6825535	Free shipping!
03/15/2012	6825880	Only put items in your shopping cart that you are sure you will buy.
03/15/2012	6825901	Free shipping!
03/15/2012	6825948	Make the checkout process easier/quicker.
03/15/2012	6826048	Free shipping
03/15/2012	6826063	online advisors, or leave items in cart indefinitely
03/15/2012	6826179	Offer significantly better prices for online sale specials, or have an entire grouping of items not available in stores.
03/15/2012	6826245	Make items cheaper.
03/15/2012	6826350	Better fit guides so I know how an item will wear.
03/15/2012	6826436	Decrease shipping!
03/15/2012	6826603	Know that the item can be returned if you do not like it
03/15/2012	6826791	No shipping costs. ;) Just kidding. That would be awesome though.
03/15/2012	6826977	Sell the items at a better price.

03/15/2012	<u>6827118</u>	less for shipping
03/15/2012	<u>6827237</u>	Extra percent off at the time of purchase
03/15/2012	<u>6827444</u>	Really focus in on what you want to buy first. If you find what you are looking for, then you will be more likely to buy it.
03/15/2012	<u>6827543</u>	I don't shop online, so I don't eve know what this is.
03/15/2012	<u>6826616</u>	more online exclusive discounts
03/15/2012	<u>6827878</u>	only put it in the shopping cart if you intend to buy it, and don't close your browser so you don't forget about it
03/15/2012	<u>6828072</u>	If at all possible, make a better deal for shipping. Spending \$250 to get free shipping is somewhat unreasonable.
03/15/2012	<u>6828112</u>	give extremely comparable size charts
03/15/2012	<u>6828159</u>	Say the shipping costs earlier in the check out process
03/15/2012	<u>6828308</u>	making sure credit card info is safe
03/15/2012	<u>6828446</u>	give special online deals that make it worth ordering things online as opposed to going to the store
03/15/2012	<u>6828450</u>	Have many pictures of the item
03/15/2012	<u>6828524</u>	I don't know. It's really hard to tell how a piece of clothing will fit your frame without trying it. Shopping online makes this impossible. Unfortunately, there is that online retailers can do to fix that problem.
03/15/2012	<u>6829083</u>	Offer a discount if the order is completed in a certain amount of time.
03/15/2012	<u>6829492</u>	Check the return policy and shipping prices.
03/15/2012	<u>6829635</u>	I would suggest free return services and cheap shipping rates.
03/15/2012	<u>6829940</u>	Online shop minimally when you need something
03/15/2012	<u>6829962</u>	Make known the exact amount of shipping and handling.

03/15/2012	6830013	Have customer reviews!
03/15/2012	6830018	Other than sorority gear, I don't buy clothes online. But I guess a guarantee that you can return it without paying shipping if it's the wrong size and get a different size would be nice. I don't want to have to pay shipping back and forth a million times to get the right size. I like to get it right the first time. That's why I shop at stores.
03/15/2012	6830248	Encourage great deals. Offer online chats with retail personal. Offer way to email cart or save for future reference.
03/15/2012	6830508	Make the checkout time and process faster and easier
03/15/2012	6830838	Make shipping less.
03/15/2012	6831098	Offer free shipping or cut down prices
03/15/2012	6831528	Keep it oegnaized
03/16/2012	6831830	lower the shipping cost
03/16/2012	6832033	There should be more size explanation and cheaper shipping.
03/16/2012	6835205	DOn't put it in your cart until you are sure about it. Once you have made up your mind, check out quickly so you don't change it. Otherwise you might be kicking yourself later for not getting the item.
03/16/2012	6836497	offering free return shipping for returns or exchanges, since there isn't the option to try this clothing items on ahead of time
03/16/2012	6836532	make sure you need it
03/16/2012	6836761	Make sure you really want what you put in your shopping cart
03/16/2012	6837523	better prices
03/16/2012	6837598	Lower Shipping and Handling Charges
03/16/2012	6837684	Make the process faster and do not ask for my email address and send me junk mail.

03/16/2012	6837842	have a thing to compare items
03/16/2012	6839096	Make sure you can do a return and know your sizes!
03/16/2012	6839202	To have a really easy return policy.
03/16/2012	6840593	size charts and more detailed information on the item - if it runs small/large, if the fabric snags easily, if the fit is odd, etc. we don't all look like the models.
03/16/2012	6841981	Show someone wearing the item, so it will help girls know what it looks like on someone.
03/17/2012	6853363	When a model is wearing the clothing tell us her height and what size she is wearing so I can compare that to myself. This gives me a gauge for how the item would look on me.
03/17/2012	6854935	Don't place it in your cart unless you are 100% sure you can afford it and will love it.
03/17/2012	6854996	Allow them to see shipping cost, as well as ability to enter online discount codes before having to enter personal information.
03/18/2012	6860907	Use Paypal
03/18/2012	6861503	Less shipping and free returns with no shipping charge
03/20/2012	6912207	Show the price of shipping before insted of having to add it to your art and start the checkout process. Also sometimes i add things to a cart knowing i am not purchasing them, but using it as a way to save what i am going to show to a family member or friend to get thier opinion.

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