

# Understanding female consumers' risks perception for apparel purchasing on the Internet

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## Opsomming

Die doel van hierdie studie was om die rol van verbruikers se risiko persepsie in hulle aanvaarding van die Internet vir kleding aankope te verken sowel as om die strategieë wat hulle volg om die risikos te verminder, te ontgin. Rogers (1995) se innovasie-besluitnemingsproses model is as vertrekpunt gebruik vir die ontwikkeling van die skematiese konseptuele raamwerk en ook om inhoud aan die konseptuele raamwerk te verskaf. Konsepte van 'n sosiaal-kognitiewe - en kledingverbruikersgedrag teorie is daarby geïnkorporeer ten einde 'n omvattende raamwerk te verskaf waarvolgens die verskynsel beskryf kon word. 'n Sosiaal-kognitiewe perspektief is as oorkoepelende benadering vir die studie gekies. Die perspektief het onder meer 'n raamwerk verskaf wat die studie gerig het, gepaste metodologie voorgestel asook maniere waarop nuwe kennis bekom en verduidelik kon word.

Vooraf insluitende kriteria het die doelbewuste steekproeftrekking vir die studie gerig. Daar is 24 individuele onderhoude met agt volwasse professionele vroue in die ouderdomsgroep 25 tot 35 jaar gevoer. Kwalitatiewe data-insamelmodes is gebruik om die verskynsel vanuit die verbruiker se oogpunt te ondersoek. 'n Drie-fase, in-diepte, fenomenologiese onderhoudvoering-benadering is gevolg. Twee ongestruktureerde individuele onderhoude (aan die hand van 'n skedule en gebruik van 'n stimulus tegniek) en een semi-gestruktureerde individuele onderhoud is met elk van die agt deelnemers gevoer. Data-analise is volgens Miles en Huberman (1994:10) se data-analiseproses gedoen.

Daar is bevind dat die deelnemers bepaalde fisiese, funksionele, finansiële en tyd risiko's beleef vir die aankoop van klere op die Internet. Die feit dat die aankoper verwyder is van die aankooptransaksie en dat persoonlike en finansiële inligting verskaf moet word, het vir die deelnemers 'n fisiese risiko ingehou. Deelnemers ervaar 'n funksionele risiko omrede hulle nie die klere kan sien, hanteer of aanpas nie, en ook nie seker is of, en hoe dit omgeruil of terug gegee kan word nie. Die feit dat die klere deur die pos verlore kan raak en dat hulle dan hul geld verloor, het vir die deelnemers 'n finansiële risiko ingehou, terwyl die tyd wat verlore gaan tussen aankope en ontvangs en ook met omruil, vir die deelnemers 'n tyd risiko ingehou het.

Daar is tot die gevolgtrekking gekom dat fisiese risiko's veral 'n rol speel wanneer kledingverbruikers

aan kledingprodukte op die Internet blootgestel word en 'n besluit moet neem of hulle gaan aankoop, al dan nie. Funksionele risiko's speel veral 'n rol tydens die evaluering van die kledingstuk en wanneer hulle informasie nodig het wat hulle kan ondersteun in die evaluering en besluit om te koop, al dan nie. Finansiële en tyd risiko's speel veral 'n rol wanneer die uiteindelige besluit geneem moet word om wel die produk op die Internet aan te koop. Dit word aanbeveel dat kleinhandelaars bepaalde strategieë in plek moet stel ten einde kledingverbruikers te ondersteun om wel op die Internet aankope te doen. Die verskaffing van informasie wat die kledingverbruiker kan ondersteun in die evaluering van die produk, asook informasie wat die verbruiker se ervaring van fisiese, finansiële en tyd risiko's kan verminder, is waarskynlik een van die belangrikste strategieë wat die kleding kleinhandelaar in werking kan stel ten einde nuwe verbruikers te trek en bestaande verbruikers te behou.

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## BACKGROUND

Goldstuck (2002) mentions that all retailers are sensitive about product categories that are successful online. Shim *et al* (2000) determined that consumers' attitude towards purchasing sensory products such as apparel via the Internet is not as positive as their attitude towards purchasing products such as books and computer software in a like manner. According to Goldstuck (2002), the product categories that are purchased the most via the Internet in South Africa are books, CDs, DVDs and videos. Apparel only constitutes 6% of total online sales in South Africa. Goldstuck (2002) holds that the reason for this appears to be historical. Consumers in the USA have a tradition of ordering apparel through the mail. Apparel as a mail-ordering category was easily converted into an online product category and into online sales. However, South African consumers have a history of purchasing books and CDs via mail ordering. And these categories were more easily converted into an online product category and online sales in South Africa. Although various researchers have studied apparel as product

category in online sales, there is little information about the success of apparel as product category in online sales (Goldsmith & Goldsmith, 2002), especially in South Africa.

Park and Stoel (2002) found that, despite the rapid growth of apparel purchasing especially in the USA, consumers are still hesitant to buy apparel through the Internet mainly due to the observed risks identified. These observed risks originate from the consumer's inability to try on apparel items and to evaluate it in relation to the consumer's body before buying it, as well as the inability to actually feel it (Pastore, 2000). Traditionally, the judging and evaluation of apparel items take place at the point of sale, which is in the store itself (Brown & Rice, 1998:43, Sproles & Burns, 1994:267). The online purchasing of apparel thus poses a problem because consumers are not able to physically handle the items of apparel. The inability to assess and evaluate apparel items physically through the Internet is therefore one of the more significant risks that consumers may experience in terms of online apparel purchasing. Keen *et al* (2004) point to the fact that, although there has been much research to identify important attributes in the consumer decision-making process for shopping at retail stores, research has not focussed enough on the drivers for consumer choices to use the internet for product purchase, in this case apparel. Consumer behaviour research is therefore needed to illustrate a more accurate representation of how consumers will make choices relative to available retail alternatives.

Fiore and Yu (2001), Fiore and Jin (2003), Monsuwe *et al* (2004), Fiore, Jin and Kim (2005), Fiore Kim and Lee (2005) and Song *et al* (2007) point to the fact that female consumers normally enjoy apparel shopping. The fact that online shoppers can not handle and try products before making a decision leads to limited product-shopper interaction, compared to direct product experience when shopping in a brick-and-mortar store. Direct product experience leads to stronger beliefs and attitudes toward the product and retailer than does indirect product experience through text information. Indirect experience when shopping online therefore creates limitations for the consumer. The inability to directly experience the product leads to reluctance to purchase online. Seock and Norton (2007) found that product information, customer service and navigation are dimensions that young adult consumers perceived as important qualities of apparel web sites, and that these attributes are crucial for attracting shoppers to a site and convincing them to become or remain customers. Klein (2003), Monsuwe *et al* (2004) and Song *et al* (2007) therefore believe that retailers should develop web sites that will provide enjoyment and fantasy for the online apparel shopper. Ha *et al* (2007) found that merchandize categorization, the web site's environment and manner of product presentation, all play an important role in the pleasure that online apparel shoppers experience and expect to experience.

Kleindl (2000:151) and Sproles and Burns (1994:69) point out that various factors external and internal to

the consumer affect the adoption of innovation. These factors can lead to early, late or no adoption of the innovation (Sultan & Henrichs, 2000). Dholakia and Uusitalo (2002), Chang and Samuel (2004) and Kwon *et al* (2007) found that demographic variables, such as age, gender, income and location definitely influence online purchasing behaviour. Van Slyke *et al* (2002) and Van den Poel and Buckinx (2005) found that gender, is an important demographic variable related to online purchasing behaviour. In order to speed up their customers' acceptance of the Internet for online apparel purchasing, it is necessary for marketers to have a comprehensive understanding of the diffusion of the innovation decision-making process, as well as of consumers' risk perceptions in adopting the Internet for online apparel purchasing.

The diffusion of innovation theory suggests the process through which the consumer, as a decision-making unit, goes in order to accept or reject the innovation. The theory indicates the whole process of consumer acceptance, starting when the individual first comes into contact with the innovation, the establishment of attitudes, the decision to accept or reject, right through to the implementation of the new idea (Schiffman & Kanuk, 2000:425; Rogers, 1995:162-163). By studying each stage of the acceptance process, it is possible to determine which risks come into play in female consumers' adoption of the Internet for apparel purchases. According to Rogers (1995:162), the consumer's acceptance process consists of various sequential stages. In all the stages, various factors influence the consumer's adoption process. Perceived risk is one of the six characteristics of an innovation that play a role in the consumer's decision to adopt or reject an innovation (Rogers, 1995:15-16).

The uncertainty consumers experience when the consequences of purchasing decisions cannot be predicted is regarded as risk perception or perceptual bias (Schiffman & Kanuk, 2000:153) Perception can be seen as one of the internal or individual influencing variables that control internal thought processes in the consumer's decision-making process (Rousseau, 1994:44). Through perception, consumers translate their external, physical world into their internal, mental world. All the marketing stimuli exist in the consumer's external world and consumers have to perceive the stimuli for those to have any impact on their decision-making processes (Wilkie, 1990:230). Since buying apparel via the Internet requires interaction with the external world (apparel e-tailer's web site), the topic of perception is fundamental to our understanding of consumer behaviour regarding the Internet as a medium for apparel purchasing. Foxall and Goldsmith (1994:49) argue that, not only do consumers act on their perceptions, which stem primarily from the information they received, but marketers also need to understand the nature of the perceptions that their customers and potential customers have of the commercial world and the products available. Understanding how consumers obtain and use information and how their perceptions are formed to ultimately reach their goals, is thus essential for gaining insight into consumer behaviour.

The concept 'perceived risks' refers to the consumer's anticipation of negative results or expectation of loss (Mitchell, 1999; Schiffman & Kanuk, 2000:153). Perceived risk can be categorised according to one of five types: functional risk, physical risk, financial risk, social risk, psychological risk, and time risk (Schiffman & Kanuk, 2000:153; Sproles & Burns, 1994:202). The types of risks most often associated with apparel products include economic/financial, social, psychological and performance/functional risks (Eastlick & Feinberg, 1995). Functional or performance risk occurs when the innovation chosen might not perform as desired and thus might not deliver the benefits promised (Foxall & Goldsmith, 1994:57). Physical risk refers to possible harm that may come to the consumer as a result of the purchase (Foxall & Goldsmith, 1994:57). Consumers' concern regarding the safety of the transactions, as well as security, privacy and correct product information, are all physical risks to which they are exposed in terms of online shopping (Whiteley, 2000:150). Economic or financial risk involves the fear of possible loss of money or other resources (Foxall & Goldsmith, 1994:57). Time risk is the loss of time spent in purchasing and possibly returning or exchanging the product (Sproles & Burns, 1994:202). This pertains to the time that may be wasted if the online-purchasing process is unsatisfactory.

The amount of risk experienced by consumers can be a function of numerous variables (Foxall & Goldsmith, 1994:57). According to Sproles and Burns (1994:74), these risks can also be implied by the attributes/characteristics of the innovator or the properties of the specific product category (apparel) purchased via the Internet. The specific properties of apparel items could for instance contribute to further perceived risks in the acceptance of the Internet by consumers. In the consumer adoption model of Vrechopoulos *et al* (2001:144), consumers' interaction with the product and their evaluation of the type of product are important aspects of their decision to adopt the Internet for purchasing. Furthermore, consumers' personal involvement with the purchasing of apparel is directly linked to the different dimensions of apparel (Haynes *et al*, 1994). Unknown quality of products, fitting, size, and originality of apparel (Goldsmith & McGregor, 2000; Schneider & Perry, 2000:47) can all be additional risks implied by the type of product category purchase via the Internet. Thus product categories, such as apparel, may contain inherent features that are likely to inhibit the adoption of the Internet as a purchasing medium for it.

Risk can also be implied by certain characteristics of the consumer. Some consumers can more easily absorb the financial, physical and functional risks associated with adopting an innovation (Schiffman & Kanuk, 2000:153). Certain consumers' personality and nature are more prone to accept new practices regardless of the risk associated with it. However, the purpose of this paper is not to examine the characteristics or attributes of the consumer, but rather their perception of risks involved in their adoption of the Internet for apparel purchases.

Consumers experience risks especially when they have little or no experience of the specific innovation, product or manner of purchasing. According to Schiffman and Kanuk (2000:153) and Loudon and Della Bitta (1993:512), the consumer's degree of risk is also affected by the purchasing situation. Consumers experience a higher degree of risk in terms of non-shop retailers, such as telephone, mail, and catalogue orders.

Researchers have emphasized the importance of information availability as an effective risk reduction strategy (Kim & Lennon, 2000; Choi & Lee, 2003; Park & and Stoel, 2002; Kim *et al*, 2007). The amount of information available on a web site has been found to positively affect consumer satisfaction and also store patronage (Lynch & Ariely, 2000). Information availability and content have been found to be primary aspects of web site quality, and to determine the level of service quality in Internet retailing (Barnes & Vidgen, 2001; Zeithaml *et al*, 2002; Santos, 2003, Jang & Burns, 2004).

Perceptual restructuring is the process through which observation is changed in terms of new information (Gouws *et al*, 1984:228). In this way a person's observation and interpretation of employing the Internet for apparel purchases may change as the consumer learns more about the possibilities of the Internet for apparel purchasing. If information is inconsistent with or insufficient to consumers' existing perceptions, they will require more time and capacity to incorporate it into their cognitive structures (Fiske & Taylor, 1991:124). In terms of the adoption of the Internet for apparel purchasing this poses a problem. Consumers will probably take longer to adopt the Internet for apparel purchasing because they have no prior experience of online apparel purchasing and will need more information from marketers.

## PURPOSE OF THE STUDY

The purpose of the study was to explore, describe and get a better understanding of the role that risk perception plays in female consumers' adoption of the Internet, and also to explore how marketers can line their marketing strategies with the risk-reducing strategies consumers follow in adopting the Internet for online apparel purchasing.

## CONCEPTUAL AND THEORETICAL FRAMEWORK

In this study, Rogers' (1995) innovation decision-making process model (adoption process) was used to initiate the conceptual framework. Social-cognitive script theory as well as clothing-consumer behaviour theory was incorporated with Rogers' (1995) model in order to create a conceptual framework for the study. Rogers', (1995) diffusion of innovation theory supplies a valuable framework, while a social-cognitive approach provides valuable guidelines for the explanation of consumer behaviour and decision-making. A social-cognitive perspective consists of a group of

theories, which point towards cognitive processes within the individual, like perception and learning processes (Gouws *et al.*, 1984:154). According to such a social-cognitive perspective, individuals attempt to make sense and attain a clearer understanding and explanation of the commercial world they interact with. In order to achieve this, they develop cognitive structures to simplify this process such as risk perceptions (Baron & Byrne, 1997:76-77). The following schematic conceptual framework (Figure 1) was developed to direct the study.

## METHODOLOGY

### Sampling and unit of analysis

Purposive sampling was selected for this study (Babbie & Mouton, 2001:166). Purposive sampling increases the scope of the specific information collected because participants can be selected purposefully on the grounds of predetermined characteristics. Transferability is enhanced through purposeful sampling because the findings can be applied in other contexts or to other respondents (Babbie & Mouton, 2001:277). Informants were used in the present study to gain access to suitable participants. For an ideographic, contextual research strategy as was followed in the present study; a smaller sampling framework is recommended in order to conduct an in-depth inquiry (Babbie & Mouton, 2001:287). Professional women were selected as units of analysis. The participants had to comply with the criteria in Table 1. A criterion for inclusion that directed the purposive sampling was developed from theory. This also enhanced the transferability of the study.

### Data-collection methods

The scope of the study was to understand and describe the phenomenon rather than to find representative or replicable data about the specific decision-making situation. Therefore, qualitative data-collection methods were used. A three phase, in-depth, phenomenologically based interview approach to the research problem proposed by Schuman (in Seidman 1998:11) was adopted. The main focus of this approach is the exploration of a phenomenon by conducting in-depth interviews with each participant on at least three occasions. This method was used in order to gain an understanding from the perspective of the consumer of the role that female consumers' risk perceptions play in the adoption of the Internet for apparel purchasing.

Three interviews were conducted on three separate occasions with each participant. In total twenty-four (24) individual interviews were conducted. The first two interviews were unstructured, using an interview schedule, compiled according to the research objectives. A stimulus technique was also used in the second interview. The stimulus technique entailed the participants visiting various apparel web sites. They were then interviewed on their impressions, evaluations and perceptions regarding those web sites. With

this approach the aim was to explore the participants' perceived ideas regarding Internet apparel purchasing practices. The third interview was a semi-structured interview and was conducted to fill in the data that were still needed for this study. The data of the previous interviews were studied carefully to identify the information that was still lacking or unclear. These aspects were formulated into questions and asked in the same sequence to all the participants.

According to Schurink (1998:262), one way of increasing the trustworthiness of a study is by stopping the collection of data the moment that the data reaches a theoretical saturation point. In practice this means that when the researcher starts to get the same information over and over from the participants and no new information is generated, then theoretical saturation is reached (Morse in Schurink, 1998:262). This means that new participants should still be recruited when new information keeps emerging from the interviews. During the data-collection phase, the researcher was sensitive and attentive to data reaching theoretical saturation. After the same types of answers and patterns began to emerge, it was agreed that data saturation was reached and therefore there was no need to recruit further participants. The approaches regarding the concept of objectivity and trustworthiness in terms of this study that were followed were credibility, transferability, dependability, and confirmability. Strategies that were followed by the researcher to control and eliminate factors that could reduce the objectivity and trustworthiness of this study were member checks, triangulation, thick description, purposive sampling, prolonged engagement and recording of raw data.

### Data analysis

Data analysis was done according to the data-analysis process proposed by Miles and Huberman (1994:10). The data-analysis was done in three phases, namely data reduction, data display and drawing of conclusions and verification.

Data reduction was done manually at first and then translated to computer files where further reduction and coding was done. Data reduction included the systematising and coding of the transcripts. The typed verbatim transcripts were coded by selecting and marking specified themes, words or paraphrases on the transcripts. The coding of data was done according to identified categories from available literature, and the objectives of the study. In this process, certain new categories and sub-categories also emerged.

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

The drawing of conclusions and verification of data formed the last step in the data-analysis process. Contradictory sets and corresponding themes and patterns in the data made it possible to make interpretations and draw conclusions. The conceptual framework developed for the study was used to classify interpretations and draw conclusions.

## FINDINGS AND DISCUSSION

The findings are discussed according to the schematic conceptual framework. The findings and discussion are verified with verbatim accounts of the participants' responses and printed in Arial narrow. For the purposes of this study, the following broad, general categories of perceived risks for adopting the Internet for apparel purchasing were adapted from Schiffman and Kanuk (2000:153) as well as from Sproles and Burns (1994:202): *physical, functional/performance, financial/economic, and time*. In each category, further sub-categories were identified as these became apparent when an analysis was made of the data obtained for the study.

### Physical risks

During the exposure and Interaction with the Internet stages, specific physical risks were voiced regarding aspects that could possibly lead to a form of harm or prejudice related to the Internet as a channel for apparel purchasing. Aspects regarding physical risks that could lead to specific loss or concerns regarding the insecurity of the transaction, their personal details or the Internet, were voiced in participants' responses as follows: "We have so much crime in our country" and "One always feels a little bit exposed". Specific sub-categories relating to physical risks were identified and included *being removed from the transaction, security and privacy of transactions, and privacy of personal information*.

**Being removed from the transaction** Some of the participants regarded it as a risk that the exchange of money and receipt of the product did not take place immediately or simultaneously, and this could lead to loss for the consumer.

"... Maybe it goes back to the distrust that people have about consumer aspects of the Internet and when they buy a thing over the Internet whether they'll ever receive it. If you don't immediately complete a transaction of money and get the item, then you're never sure that you will get it."

"... I think that maybe I would have preferred it if it operated where you put it on a card / account so that it isn't directly linked to your bank. I don't even know whether it is more or less safer; you feel so far removed from your money."

**Security and privacy of transactions** Some of the participants were not really comfortable to make use of their credit cards over the Internet. The participants were concerned about the security of the transaction and wary to provide personal details over the Internet.

Some participants gave the high crime rate in South Africa as the reason why they were reluctant to supply credit card numbers and personal details over the Internet.

"... I also think we've got a lot of fraud in our country and people are reluctant to give their credit card number over the Internet. There are many persons and articles dissuading you... that you shouldn't provide your personal details."

"... I honestly don't think I will put my credit card on the Internet."

**Privacy of personal information** It appears that some of the participants did not mind giving their e-mail addresses over the Internet. Some participants were reluctant to give their e-mail address. Part of their reluctance stemmed from the fear that they might be inundated with junk mail and that their privacy might be invaded.

"... There are things for which I don't easily provide the number of my credit card. Yes... OK... but ID numbers and credit card numbers...it makes me scared."

Some of the participants weren't uncomfortable to engage in a transaction or to provide their credit card numbers or personal details over the Internet. They felt that these were already available in various other places.

"... No, that doesn't bother me. If it were as simple as all that, then the banks wouldn't have encouraged you to do business over the Internet. I don't consider that it is an issue anymore, that thing about 'all your data on the Internet'. In any case, your details are available everywhere."

### Functional risks

During the *Interaction with the product category stage*, it was clear that functional risks were experienced. Most of the participants normally evaluate an apparel item first by touching it and then evaluating it on the body by trying it on. The physical evaluation of the apparel was an important procedure for the participants in reaching a final decision. The inability of the participants to physically evaluate apparel could give rise to uncertainty in terms of the performance properties of the product or lack thereof. Some of the remarks made by the participants about the functional risks they experienced or associated with the Internet as a purchasing medium include: "... a picture doesn't always look like the real thing", "... sometimes you don't know how the material feels", "... you can't really touch it" and "... how do I try it on?" The specific sub-categories underlying these reactions of the participants included *visual presentation of apparel products, evaluation of apparel products, try-on, use of senses, and return and exchange possibilities*.

**Visual presentation of apparel products** Because the participants could only visually evaluate apparel over the Internet, it might mean that they experienced the process as negative. They said that a visual representation of apparel could be misleading and could lead to dissatisfaction when the ordered item did not fulfil their expectations.

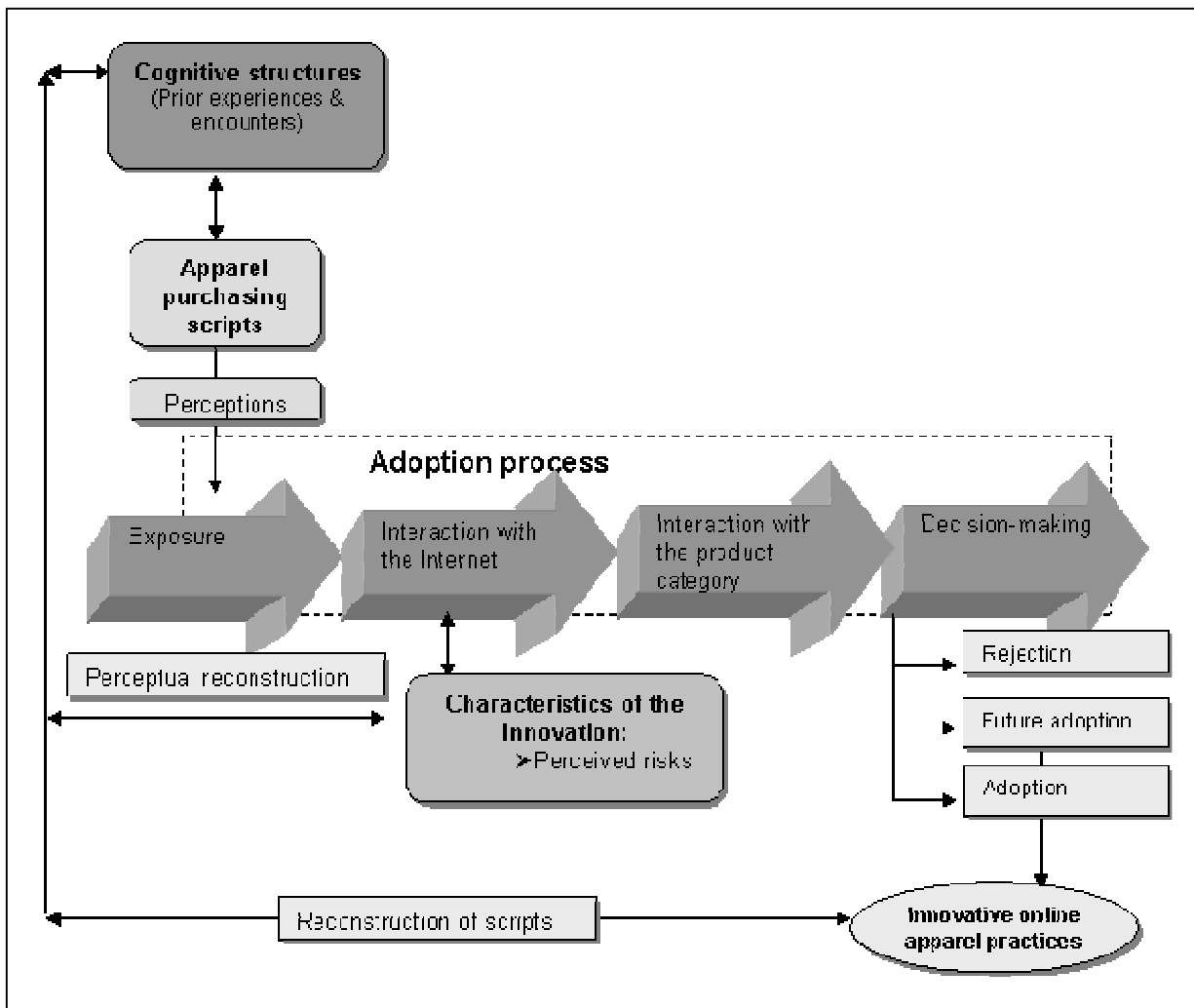


FIGURE 1: SCHEMATIC CONCEPTUAL FRAMEWORK

“... For me the fear would be in... an item looks fantastic in a picture or on the shelf and then you try it on and it simply looks awful on you. So, you know, it'll put me a bit off to order clothes over the Internet.”  
 “... For me a picture isn't always like the real thing. The photo always looks different to me.”

**Evaluation of apparel products** The participants also felt that, because they could only evaluate the apparel product visually, they were precluded from making any other form of assessment such as touch, trying it on, evaluating it on the body, generally handling the item and evaluating its quality. The participants perceived the lack of physically evaluating the items as negative especially not being able to determine whether the material would crease, or to feel the material against their skin or to assess the quality.  
 “... but you don't know the texture of the material or how it'll fit you. It is a bit difficult because you don't really know what you're getting... and also the sizes and the material and textures. You know, I like to feel the material.”  
 “... Yes the fit and the quality. The main thing will be the material. Because what they do is they use cheap material then because you can't feel it. And you can

tell if it is good material.”  
 “... Mere visuals aren't a problem because with Internet sales you can see what the item looks like. It has more to do with feeling, and the composition of the material and how does the material feel, how does it feel on your skin. What does it look like on you?”  
 “... You can't really touch it. That would bother me a lot; you can't feel whether it's thick or thin, or whether it'll get wrinkled. I would first do research about the type of material. I wouldn't buy anything if I didn't know what material it was.”

**Trying-on of clothes** Not being able to try on the apparel was another negative aspect experienced by the participants. The trying on of the apparel item has a bearing on the evaluation of the quality of the product, its construction, various sizes, fit, appearance and comfort.  
 “... Yes, I mean, if you can't see a thing with your own eyes like that. You can't see what the stitches look like; what is the quality of the material; is it a wrinkle type of material: if you haven't got it in front of you ... I would be really hesitant in such a case.”  
 “... That you can't try on the clothes yourself. I've never considered buying clothes over the Internet.

**TABLE 1: THE CRITERIA FOR INCLUSION IN THE PURPOSIVE SAMPLING**

Criteria	Motivation for the criteria
Participants had to be female.	Female Internet users are currently the consumer group with the fastest growth rate in South Africa ( <a href="http://www.southafrica.co.za/survey/">www.southafrica.co.za/survey/</a> ).
Participants had to be between the ages of 25 and 35 years.	According to ASOM (1999:19-20), the average age of Internet users in South Africa is 35 years. Innovators are generally younger (Schiffman & Kanuk, 2000:426-427).
Participants had to practice full-time or part-time professional careers.	Professional women's apparel purchasing patterns differ from those of non-working women. Their involvement with time-saving behaviour as well as their evaluation of suitable work clothes differ from non-working women (Shim & Drake, 1988:7-8).
Participants had to have at least 3 years tertiary education.	Innovators are characterised by their high levels of academic training in comparison to their peers. Trained people are also more apt to accept or try innovations (Schiffman & Kanuk, 2000:426-427).
Participants had to have access to the Internet and use the Internet on a regular basis for e-mailing, information searching, entertainment or banking.	Participants need to be familiar with the Internet before they would be able to answer questions and talk meaningfully about the Internet. According to Mostert (2002), the regular use of the Internet could lead to purchases amongst South African consumers. Citrin <i>et al</i> (2000:297) also determined that consumers using the Internet for communication, entertainment and/or education have a greater tendency to adopt it for purchasing.

Clothes are a bit problematic because a person doesn't always know... especially the sizes... will this fit you?"

"... For me this is quite serious; I wouldn't buy a thing I haven't tried on."

"... I don't know, personally I don't think that I'll ever buy clothes over the Internet. For the good reason that I want to try it on. I think that that is the main reason why I see it as a no-no; why I regard it as negative."

**Use of the senses** Some of the participants felt that they could not make use of all their senses. It would appear that the participants thought that it was easier to purchase an item in a shop than over the Internet because one has the opportunity to do a thorough evaluation and base one's decision on that.

"... Yes, it's risky; you can't feel the material, nor can you try it on. You can't use all your senses, except seeing it."

"... I know precisely what I want. That is really one of the drawbacks as far as clothes go – because you first want to experience it, be sure that that is what you want."

**Return and exchange possibilities** It seems that the trying on of apparel is linked to exchange. Because they did not have an opportunity to try on the item before it is bought, the participants were worried that they would not be able to exchange it if it does not fit upon receipt or that the exchange procedure would take even longer.

"... The ever-present fear is that if you buy something over the Internet and it doesn't suit you and you exchange it, say, for another number, but that doesn't mean that this other number is going to work either. Maybe it is just the cut that doesn't suit you. Say for example that you're not satisfied with the product, how

easy will it be to exchange it? You see, if I buy something from W... and I find it doesn't work, then I know the procedure – it is easy to have the thing exchanged. That is what worries me."

"... And what problems will I have about giving it back? It would be problems of that nature."

#### Financial risks

During the Decision-making stage, the participants referred to financial risks that they experienced or associated with the Internet as a purchasing medium. Their responses include the following: "... I don't feel too happy about spending money on the Internet"; "I don't think I'll put my credit card on the Internet"; and "A bit afraid; there are always problems; things are always getting lost". These remarks were identified and encoded as financial risks. The specific sub-categories created for such financial risks are *loss of money* and *loss of product*.

**Loss of money** The participants experienced financial risks in terms of purchases via the Internet. Some of the participants hold that spending money on the Internet has specific negative connotations, such as "it is unsafe" or "one will lose one's money" or "the product, or maybe both". Some voiced the opinion that, with extended use of the Internet for purchases, they would consider a safer option such as buying on account or using a debit card. They felt that this is a better way to manage their losses.

"... I think that, if it does become apparent that there are problems or if I do experience problems, I'll change to a debit card. The problem with a debit card is that you always have to have enough money on the card otherwise they can't process the transaction. But you manage your losses better in this way. I'll con-

sider this when my purchases via the Internet is appreciably more, but at this stage I have only one transaction a month on the Internet.”

“... I’m not very comfortable yet about spending money on the Internet.”

The loss of money, because of the lack of security, also plays a role in terms of financial risk. The participants experienced the high crime figures in South Africa as negative and that is given as a reason why they would rather not take financial risks on the Internet. Therefore they would prefer to buy on account or use a debit card to circumvent the deficient security.

“... If I buy on the Internet I would rather buy on an account – that would be a safer option for me.”

“... I honestly don’t think I will put my credit card on the Internet.”

In addition, the participants regarded the purchase of apparel products as a costly expenditure. This made it difficult for some participants to make a decision over the Internet. The possible loss of money or the product or both resulted in a perception of financial risk.

“... As usual, a difficult decision or if something is rather expensive. If you have to dish out the money at least it has to be the correct item and that can play a role on the Internet. There’s this significant distance between you and that object you’re buying so that might hold me back.”

**Loss of product** Some of the participants voiced the concern that postal services in South Africa were not reliable and they felt that products might get lost in the post.

“... I am a little bit scared that my things will get lost through the mail. And the other thing is, you don’t know how long you are going to have to wait for it.”

### Time risks

The time risks, as remarked upon by the participants, concerned the time it takes for the product to be delivered, or the participant’s time taken up in ordering and exchanging the products. The remarks that were made, include: “if you need something urgently it won’t work”; “it is so much effort to send something back”; “how long will you wait before you receive it?” and “sometimes it takes long to log-on”. These sub-categories include *time taken to order and delay in delivery* and *time taken in returning or exchanging*.

**Time taken to order and delay in delivery** It appears that the participants did not necessarily see purchasing apparel over the Internet as a timesaver. The time taken to place an order is an additional time risk that the participants experience. Also part of the risk was the delay in receiving the goods. Some of the participants were of the opinion that they would like to take immediate possession of the items, especially if these were urgently required for a specific occasion. In addition, participants still had reservations about the time taken up with receiving apparel by mail.

“... If you require something urgently it won’t work because you want to wear it immediately. Obviously, there has to be a time factor.”

“... And I would want it quite quickly as well. Start to wear it.”

“... Sometimes it takes long to log on; it also depends on the time of day that you do it. I’ve noticed that when you work after hours that that problem is solved.”

**Time taken in returning or exchanging** The participants felt that an additional time risk was the time taken to exchange and return apparel items bought over the Internet. This was regarded as time potentially wasted. One of the participants said that the procedure could be quite costly with regard to the high costs of postage.

“... Yes, except if they say that, if it doesn’t fit I may take it back, but it’ll still be effort. I work opposite a [shopping] centre: I can easily go there and try something on in a jiffy.”

“... It’s more a hassle than anything else to me. I would much rather try it on there.”

“... What am I to do if the things don’t fit? The procedure that I’ll have to go through to send it back and then getting my money back and to do all that follow-up... I think that might just put a damper on the idea of shopping over the Internet.”

“... The other thing is: when I buy on the Internet and it doesn’t quite fit as it should, it is such a lot of ‘schlep’ to send it back. I’m very negative about this as far as clothes go. I’m still a long way from that reality.”

## CONCLUSIONS

From the findings it was clear that the schematic conceptual framework developed for this study needed to be revised (Figure 2) in order to describe more accurately the role that female consumers’ risk perceptions play in their adopting the Internet for purchasing apparel.

According to Miyazaki and Fernandez (2001), consumer risk perception can still be a primary obstacle to the future growth of e-commerce. It is therefore important for marketers to provide consumers with persuasive risk-reduction strategies.

*Physical risks* played an important role in this study, especially during the exposure to and interaction with the Internet stage where the participants felt that the process could result in an unsafe situation (Figure 2). They were concerned about the privacy of their personal information and giving personal information over the Internet. The high crime rate in South Africa contributed to participants’ perception of the physical risks related to online apparel purchasing. Some participants felt that if the web sites were not secure and private in terms of their privacy or personal information, such information would be generally available and that they would potentially be targeted for receiving junk mail over the Internet.

*Functional risks* mostly played a role during the interaction with the product category stage (Figure 2). Their inability to physically evaluate the apparel items contributed to the functional risks experienced by the participants. Although they could see a picture of the item and had some information available (store im-



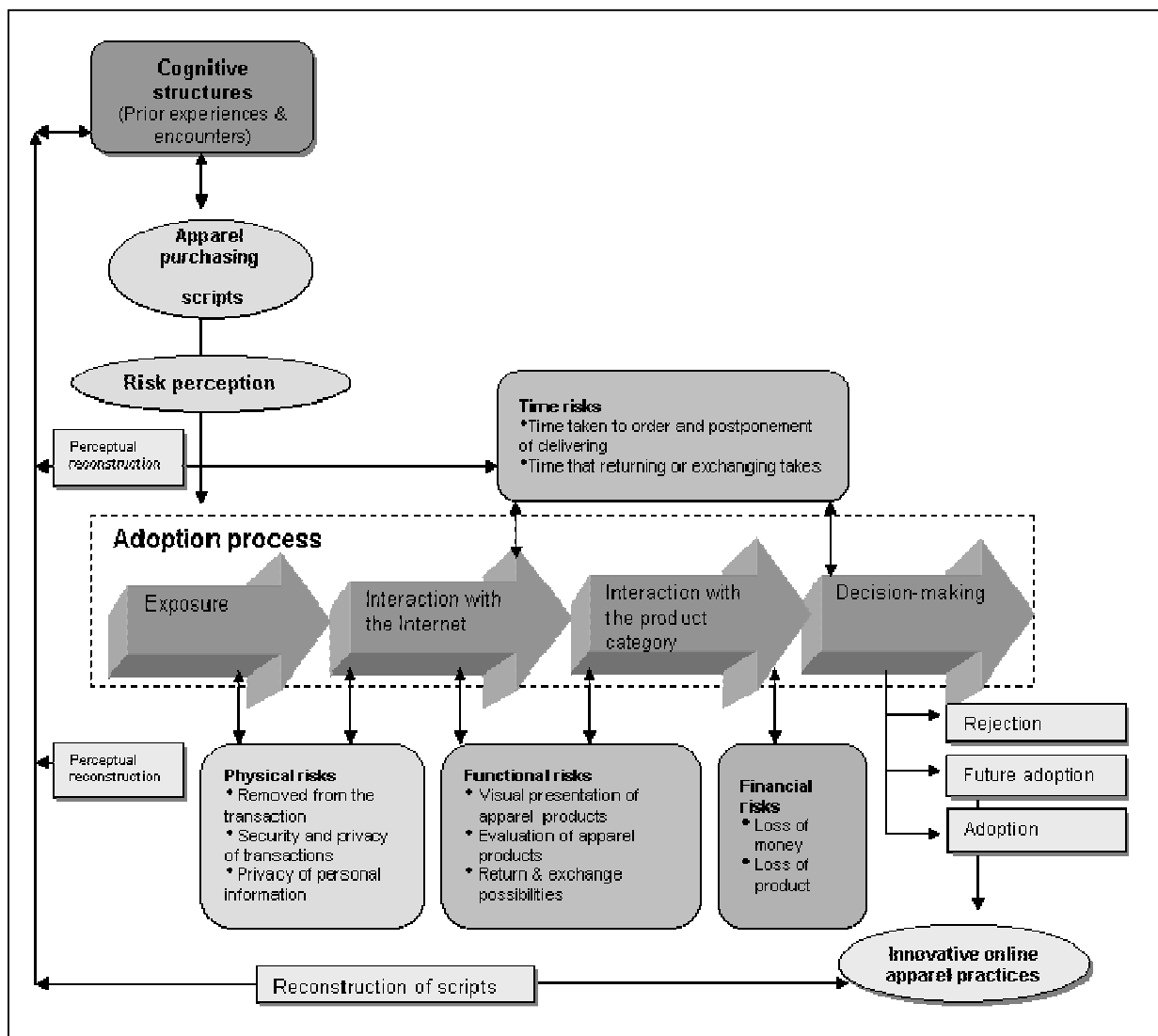


FIGURE 2: REVISED CONCEPTUAL FRAMEWORK

ages, size, and colours available and in some cases also care instructions), they were still not able to touch the items or try them on. For the participants this was very negative.

Consumers try to avoid risks or mistakes by purchasing brands that they are satisfied with, instead of purchasing new and unfamiliar brands (Schiffman & Kanuk, 2000:154). In terms of buying apparel online, consumers would tend to buy recognised apparel brands where the size, fit and quality of the brands are familiar to them, rather than unfamiliar brands. Consumers also rely on store image: they will use the store's type of merchandise or atmosphere in the store as information to reduce their risks. The store's image is used to make inferences about the quality of the apparel product. If consumers are familiar with the stores on the Internet (for example buying at the brick-and-mortar equivalent on a regular basis), they will use their knowledge of the traditional store as information source for making a decision and reducing the initial risks regarding online purchasing of apparel.

*Financial risks* played a significant role during the decision-making stage (Figure 2). Aspects such as the safety of the transaction, online security and guarantees that they would receive the product came into play. The safety and security of using their credit cards on the Internet was also a major concern for the participants. The participants perceived financial risks in terms of losing money over the Internet. They felt that they were distanced from the transaction and had no control over their money. The high crime rate in South Africa also contributed to the participants' perceived financial risks. The participants mentioned that they would make use of certain risk-reducing strategies such as buying with debit cards or using their clothing accounts to purchase apparel online. According to Schiffman and Kanuk (2000:155), consumers who are uncertain about the sound judgement of their purchases, seek reassurance through money-back guarantees, warranties, and pre-purchase trials. Marketers could reduce their consumers' perceived financial risks by giving them reassurance in terms of safety and security.

The *time risks* that the participants experienced were in terms of the (supposed) delay in receiving the items (Figure 2). Participants felt that in terms of apparel they would like to receive it immediately in case they wanted to wear it directly. The time it takes to return or exchange a wrong purchase could also take a lot of time. Consumers experience time risks when they are not able to receive the product almost immediately or when it can for example take a long time to return or exchange the product.

From all these findings it seems that three types of decisions emerged during the decision-making stage. The first type of decision was the rejection of the Internet for online apparel purchasing. The participants perceived the Internet as too risky. They were also not prepared to absorb the physical, functional, financial and time risks involved in purchasing apparel online. The second type of decision was the future adoption of the Internet for online apparel purchasing. These participants were willing to adopt the Internet in the future. They were only prepared to absorb the risks associated with online apparel purchasing in the future. The third type of decision was immediate adoption of the Internet for apparel purchasing. These participants were willing to absorb the financial, functional, physical and time risks associated with online apparel purchasing because the relative advantages outweighed the risks.

## MANAGERIAL IMPLICATIONS

According to Mitra *et al* (1999), the principal means in which physical risk can be reduced is through information. Consumers should thus be informed about the e-tailer's safety and security policy, and should be given information regarding the safety and privacy of the online transaction as well as reassurances that their personal information is secure.

To cope with the uncertainty associated with their inability to handle the item, and the experience of a functional risk, consumers will have to make use of information. In terms of apparel purchasing this involves acquiring, processing and receiving information about the specific apparel item (Park & Stoel, 2002). According to Park and Stoel (2002), the Internet is able to provide consistent and comprehensive product and customer service information to consumers. It is able to provide more non-sensory, extended information than is possible in brick-and-mortar stores. In retail stores, tools such as labels, hand tags, and even personnel, would typically be used to supply this type of information.

Prior research supports that information availability and contents are key aspects of apparel web site quality (Barnes & Vidgen, 2001; Loiacono *et al*, 2002; Santos, 2003; Wolfenbarger & Gilly, 2003). In fact, Wolfenbarger and Gilly (2003) are of the opinion that the availability of relevant information and depth of information are important reasons why consumers prefer to shop via the Internet. Giving consumers information about fibre content, finishes, size, care in-

structions and return or exchange policy of the store over the Internet is very important (Park & Stoel, 2002). As labels and hand tags cannot be examined directly by Internet purchasers, such information has to be provided visually on the screen, in order to reduce functional risk. Because consumers rely heavily on information stated or visual product images on screen (Park & Stoel, 2002), marketers should ensure that pictorial and written information is provided about the attributes their consumers consider important when purchasing apparel (Abraham-Murali & Littrell, 1995). Information regarding the quality, originality, sizes (locating a garment that will fit), color and style, textile performance features (crease or crease resistant), care instructions, price ranges, construction and finishes as well as brands available, should be given.

Ha *et al* (2007) and Song *et al* (2007) are amongst the most recent researchers who believe that apparel consumers also shop for the enjoyment of shopping and that the shopping experience should provide them with feelings of fantasy and pleasure. Song *et al* (2007) found that telepresence provides for the online apparel shopper fantasy and shopping enjoyment, and positively relates to the willingness to purchase and patronize. Ha *et al* (2007) suggest that online visual merchandizing such as merchandize categorization, atmosphere/ environmental and sensory features of the web site, and product presentation contribute to the quality of information presented on the apparel web site.

Risk reduction strategies such as well-known brand offerings, free product trials, impartial test results of the quality, endorsement by trusted persons (positive publicity), safety and privacy guarantees, as well as money-back guarantees and warranties are also successful in reducing consumers' risk perception of online apparel purchasing (Tan, 1999). Furthermore, marketing strategies should also focus on the convenience of trying on apparel products in the privacy of their own home as well as on the flexibility of their return and exchange policies, if their customers are not satisfied with the fit of the item. This can reduce the functional as well as financial risks consumers experience with the stage of interaction with the product category, while information regarding delivery time (24 hour delivery), tracking facilities, door-to-door delivery as well as easy return or send-back facilities, should be given to consumers online in order to reduce time risks.

Although most retailers and market research companies assume that e-commerce will jolt all other retail formats, research has yet to identify if this is the case for apparel products. Keen *et al* (2004) therefore underline that internet retailers must insure that consumers have a positive experience each and every time the consumer visits the site. In addition, the distribution of information should be examined. Internet retailers have an advantage over the extent of customer information they have access to. While store retailers typically send marketing information that is quite general in nature to customers, Internet retailers can provide customers with more targeted one-to-one direct campaigns and should certainly do so.

## LIMITATIONS

This study was limited to adult female Caucasian consumers. It is suggested that the research be expanded to also include other culture groups and age groups, especially the younger generation Y consumer group. This was a qualitative study with a limited number of participants. It is suggested that the findings be tested with quantitative data-collecting and data-analysis techniques and with a larger sample.

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