

AN ABSTRACT OF THE THESIS OF

Brigitte D. Gaal for the degree of Master of Science in  
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Perceived Risk Associated with Catalog Purchases.

Abstract approved: \_\_\_\_\_

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The increasing popularity of catalog shopping has prompted many retailers to enter the market. Consequently, competition among catalog retailers has escalated. To maintain or expand their customer bases, catalog retailers must now find better ways to serve consumers.

Many consumers are apprehensive to shop for apparel via catalog because they associate a higher degree of risk with purchases made through catalogs as opposed to purchases made in a store. Such risk is associated with consumers' uncertainty of purchase outcomes. While in a store, consumers may physically inspect garments before making a purchase decision. However, when shopping via catalog, consumers must rely upon pictures and written descriptions to evaluate garments' color, style, fit, and overall appearance. Therefore, the purpose of this study was to investigate ways that information within Norm Thompson catalog apparel descriptions can be presented in order to increase the perceived ability to evaluate specific garment characteristics and to decrease the amount of perceived risk

associated with catalog apparel purchases by a sample of women in Oregon.

The research project proceeded in two phases: focus groups and an experiment. In the first phase, focus groups were conducted in which female participants evaluated written word descriptions of four apparel items within a Norm Thompson catalog: pants, jacket, blouse, and turtleneck. The first objective of the focus group sessions was to identify what information within the catalog was important to a sample of female consumers. The second objective was to identify what important information was unclear to the sample and to investigate ways to clarify such information.

Three focus groups were conducted with a total of seventeen female participants. The information most important to them when making catalog apparel purchase decisions included garment sizing and fit, color, fabric and fiber content, style and detail, country of origin, and laundering instructions.

Based upon the focus group participants' suggestions, the researcher altered the garment descriptions to better communicate the information important to the participants. The pant and blouse descriptions were altered to include more specific fabric and fiber content information. The jacket and turtleneck descriptions were altered to include more specific sizing and fit information. The original and altered descriptions were used in the experiment phase.

The fourth objective was to determine if a sample of female consumers' perceived risk regarding the purchase of the catalog apparel items under investigation was a function of the type of description to which they were exposed and whether or not they were exposed to a Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered descriptions and less for subjects exposed to the Norm Thompson catalog cover page. None of the four hypotheses pertaining to the fourth objective were supported. Subjects exposed to the altered pant, jacket, blouse, and turtleneck descriptions did not perceive a lesser degree of risk than subjects exposed to the original descriptions. Furthermore, subjects exposed to the Norm Thompson catalog cover page did not perceive a lesser degree of risk than subjects not exposed to the Norm Thompson catalog cover page. Experiment results did not support data from the focus groups phase and data from past research.

A focus group methodology, as opposed to an experiment, seemed to attain the most valuable data. It is advisable that in the future, focus groups be conducted to identify ways to better communicate garment information about sizing and fit, fabric and fiber content, style and detail, and color. Furthermore, catalog apparel retailers may use the information extracted in the focus groups phase of the present study to better understand the information needs of female consumers and to improve their catalog layouts.

Apparel Descriptions in Catalogs and Perceived Risk  
Associated with Catalog Purchases

by

Brigitte D. Gaal

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# APPAREL DESCRIPTIONS IN CATALOGS AND PERCEIVED RISK ASSOCIATED WITH CATALOG PURCHASES

## CHAPTER 1

### INTRODUCTION

Catalog retailing entails the distribution of retailers' catalogs to consumers that display products consumers may purchase by placing an order over the telephone or through the mail. Because of the development of specialized mailing lists and zip code targeting, increased availability of credit, and toll-free telephone ordering, catalog retailing grew extensively in the 1970s and 1980s (Fishman, 1994; Lumpkin & Hawes, 1985). Although catalog retailing continues to experience tremendous growth as compared to retailing in general, the growth rate of catalog sales has slowed. Between 1982 and 1987, catalog and mail-order retailers in the United States experienced an 81.4 percent increase in sales. The retailing trade, on the other hand, only experienced a 43.8 percent increase in sales (U.S. Department, 1989). However, sales from catalog and mail-order retailers increased only 70.0 percent between 1987 and 1992 (U.S. Department, 1994). Furthermore, Simmons Market Research Bureau reported that 54.4 percent of adults made purchases via catalog in 1990, whereas only 52.6 percent of adults made purchases via catalog in 1991 (Dybkahl, 1992).

The decline in the growth of catalog sales can be attributed, in part, to the recessionary state of the

economy in the early 1990s. Furthermore, because of a forty percent increase in postal rates in the 1990s, the mailing cost of catalogs to consumers has escalated, and many catalog retailers have decreased both the size and number of catalogs they send to targeted consumers. Both recession and the fewer number of consumers receiving catalogs have contributed to the slowdown in catalog retailing's growth.

With the continued growth of catalog retailing sales, albeit slower growth than previously experienced, an increasing number of catalog and mail-order retailers are entering the market (U.S Department, 1989; U.S. Department, 1994). Competition among catalog retailers has increased. To expand their customer base, catalog retailers must find better ways to serve existing and potential customers (Jasper & Ouellette, 1994). Researchers have suggested that in order to survive, catalog retailers must address the needs of consumers more effectively (Klassen & Glynn, 1992; McCorkle, 1990).

Consumers are apprehensive to use catalog shopping formats because they associate a higher degree of risk with purchases made through the mail than with purchases made at a store (Spence, Engel, & Blackwell, 1970). As consumers perceive a higher degree of risk associated with in-home shopping, they tend to make fewer in-home purchases (Gillett, 1970). The perceived risk associated with catalog shopping is often because of consumers' inability to

physically evaluate the merchandise before the purchase is made. Therefore, future research needs to focus on finding ways to decrease consumers' perceived risk by providing sufficient and understandable information within catalog layouts which compensates for catalogs' lack of sensory experience in stores (McCorkle, 1990).

The present study identified what information within a Norm Thompson catalog's apparel descriptions was confusing to targeted consumers and tested whether changes in the investigated descriptions changed consumer's perceived ability to evaluate a product, as well as the degree of perceived risk consumers associate with purchasing from the catalog. The first objective of the study was to identify the information within apparel descriptions from Norm Thompson's "Autumn Classics 1995" catalog that was important to a sample of female consumers when making a catalog apparel purchase decision. The second objective was to identify what important information within Norm Thompson's catalog was unclear to the sample of female consumers and to learn how such information could be clarified. The findings from the study provided an understanding of how catalog apparel information can be more effectively presented to consumers and was necessary for the third and fourth objectives of the study.

The third objective was to determine if a sample of female consumers' perceived ability to evaluate specific

characteristics of a garment, such as fabric and fiber content or sizing and fit, was a function of the type of written description to which they were exposed. The two types of descriptions in the study contained either the original, unclear information or the altered, clarified information. The fourth objective was to determine if a sample of female consumers' perceived risk regarding the purchase of the catalog apparel items under investigation was a function of the type of description to which they were exposed and whether or not they were exposed to a Norm Thompson catalog cover page.

The results helped to identify ways that information about apparel can be presented to consumers to decrease the degree of risk they associated with apparel purchases made via catalog. Research findings pertaining to the catalog shopping behavior of women may be valuable not only to Norm Thompson, but also to other catalog apparel retailers.

#### Statement of the Problem

Past research suggests that consumers perceive a higher degree of risk regarding purchasing merchandise via catalog as compared to purchasing merchandise in a store (Spence et al., 1970). Furthermore, researchers have found that information search and attainment is a risk-reducing strategy often used by consumers in the process of making a purchase decision. Therefore, catalog retailers must

provide sufficient product information to consumers wanting to engage in an information-search strategy.

Past research has focused on and identified the types of information catalog shoppers use to make purchase decisions; Seitz (1988) found that catalog shoppers of apparel require information about fabric, color, style, and price. However, little research has focused on ways to effectively present the apparel information that consumers require. After reviewing the relevant literature, McCorkle (1990) suggested that future research focus on the presentation of product information within catalog product descriptions. Therefore, the focus of the present study was to investigate ways to effectively communicate information about apparel in catalog descriptions in order to increase consumers perceived ability to evaluate catalog apparel and to decrease the degree of perceived risk consumers associate with such purchases.

#### Purpose

The purpose of the study was to investigate ways that the content of a Norm Thompson catalog's apparel descriptions could be manipulated to increase perceived ability to evaluate catalog apparel and decrease the degree of purchase-related risk perceived by a sample of women in Oregon.

### Research Objectives

1. The first objective of the study was to identify the information within apparel descriptions from Norm Thompson's "Autumn Classics 1995" catalog that was important to a sample of female consumers when making a catalog apparel purchase decision.
2. The second objective was to identify what important information within Norm Thompson's catalog was unclear to the sample of female consumers and to learn how such information could be clarified.
3. The third objective was to determine if a sample of female consumers' perceived ability to evaluate specific characteristics of a garment, such as fabric and fiber content or sizing and fit, was a function of the type of written description to which they were exposed. The two types of descriptions in the study contained either the original, unclear information or the altered, clarified information.
4. The fourth objective was to determine if a sample of female consumers' perceived risk regarding the purchase of the catalog apparel items under investigation was a function of the type of description to which they were exposed and whether or not they were exposed to a Norm Thompson catalog cover page.

### Research Questions

1. What information within the catalog apparel descriptions under investigation do the subjects find confusing and difficult to understand?
2. How can the information within the catalog apparel descriptions be altered in order to make them less confusing and easier to understand for the subjects?

### Hypotheses

- H<sub>1</sub> Subjects' perceived ability to evaluate the pant's fabric and fiber content will vary as a function of the type of pant description they are exposed to, with perceived ability to evaluate the fabric and fiber content greater for subjects exposed to the altered description.
- H<sub>2</sub> Subjects' perceived ability to evaluate the jacket's sizing and fit will vary as a function of the type of jacket description they are exposed to, with perceived ability to evaluate the sizing and fit greater for subjects exposed to the altered descriptions.
- H<sub>3</sub> Subjects' perceived ability to evaluate the blouse's fabric and fiber content will vary as a function of the type of blouse description they are exposed to, with perceived ability to evaluate the fabric and fiber content greater for subjects exposed to the altered descriptions.

- H<sub>4</sub> Subjects' perceived ability to evaluate the turtleneck's sizing and fit will vary as a function of the type of turtleneck description they are exposed to, with perceived ability to evaluate the sizing and fit greater for subjects exposed to the altered descriptions.
- H<sub>5</sub> The degree of perceived risk subjects associate with the purchase of the pants will vary as a function of:
- a. the type of pant description they are exposed to, with perceived risk less for subjects exposed to the altered description;
  - b. whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the cover page;
  - c. the interaction between the type of pant description they are exposed to and whether or not they are exposed to the Norm Thompson catalog cover page.
- H<sub>6</sub> The degree of perceived risk subjects associate with the purchase of the jacket will vary as a function of:
- a. the type of jacket description they are exposed to, with perceived risk less for subjects exposed to the altered description;
  - b. whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the cover page;

- c. the interaction between the type of jacket description they are exposed to and whether or not they are exposed to the Norm Thompson catalog cover page.

H<sub>7</sub> The degree of perceived risk subjects associate with the purchase of the blouse will vary as a function of:

- a. the type of blouse description they are exposed to, with perceived risk less for subjects exposed to the altered description;
- b. whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the cover page;
- c. the interaction between the type of blouse description they are exposed to and whether or not they are exposed to the Norm Thompson catalog cover page.

H<sub>8</sub> The degree of perceived risk subjects associate with the purchase of the turtleneck will vary as a function of:

- a. the type of turtleneck description they are exposed to, with perceived risk less for subjects exposed to the altered description;
- b. whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the cover page;
- c. the interaction between the type of turtleneck description they are exposed to and whether or not

they are exposed to the Norm Thompson catalog cover page.

## Definitions of Terms

### Conceptual Definitions

#### Catalog

A catalog is a book or pamphlet that contains illustrations and descriptions of products available to consumers for purchase by placing an order over the telephone or through the mail.

#### In-home Shopping

In-home shopping occurs when a consumer searches for information about, evaluates, and purchases a product at home. Shopping sources include advertisements, catalogs, telemarketers, and interactive electronic media that are available to consumers at home. The final purchase is made by placing an order over the telephone or through the mail (Engel, Blackwell, & Miniard, 1995).

#### In-store Shopping

In-store shopping occurs when a consumer searches for information about, evaluates, and purchases a product at a retail outlet. Retail outlets may be, but are not limited to, department stores, specialty stores, and discount stores.

### Perceived Risk

Perceived risk is the degree of risk a consumer perceives during the purchase decision making process (Cox & Rich, 1964).

### Risk

Risk is the potential adverse consequences resulting from the purchase of a product (Taylor, 1974).

### Target Consumers

Target consumers are those consumers who belong to a segment of the market which a retailer chooses to market its product to. A market segment may be identified by geographic, demographic, psychographic, and/or behavioral variables (Engel et. al, 1995).

## Operational Definitions

### Perceived Ability to Evaluate

The perceived ability to evaluate a garment's fabric and fiber content, or a garment's sizing and fit, is related to the pre-purchase uncertainty regarding the purchase of the garment under investigation. For example, on a five-point scale, subjects respond to the statement, "I am confident that, before making a decision to purchase or not to purchase the garment, I can adequately evaluate the fabric and fiber content of the garment." A score of five

denotes a high perceived ability to evaluate the fabric and fiber content, while 1 denotes low perceived ability.

### Perceived Risk

Perceived risk is a function of a consumer's pre-purchase uncertainty and speculation of post-purchase consequences (Deering & Jacoby, 1972). The degree of perceived risk regarding the purchase of a garment was measured by a consumer's ratings on a five-point scale in response to six statements regarding pre-purchase uncertainty and post-purchase consequences of particular products. An individual's five-point ratings on the six statements was summed; the sum was the individual's score on the degree of perceived risk associated with the purchase of the garment under investigation. A sum of thirty denoted the lowest degree of perceived risk, whereas a sum of six denoted the highest degree of perceived risk.

### Targeted Consumers

For the purpose of the proposed study, the target market is composed of 35- to 65-year old women living in Oregon.

## CHAPTER 2

### REVIEW OF LITERATURE

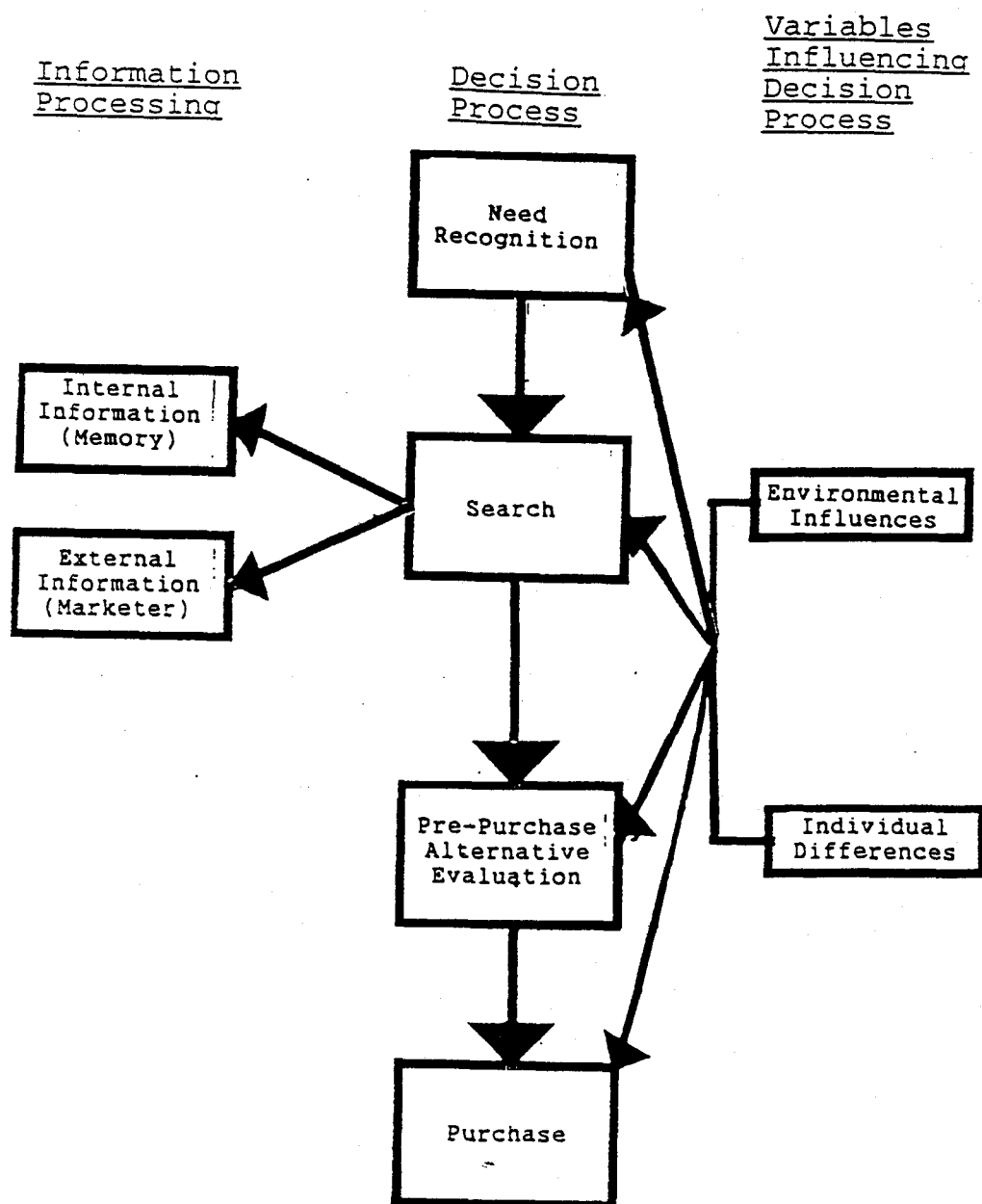
The present research investigated the degree of risk targeted consumers perceived regarding the purchase of apparel through catalogs in relation to the information presented within apparel catalog descriptions. In order to provide an understanding of the role perceived risk plays in consumer purchasing behavior related to catalog apparel, the review of literature is organized accordingly. First, a model of consumer purchase decision making is examined. Then, psychographic and demographic characteristics of catalog shoppers are introduced. Finally, the risks consumers associate with catalog shopping, as well as the information search strategy used by consumers to decrease such perceived risk, is discussed.

#### Consumer Purchase Decision Making

Before making a purchase, a consumer considers whether to buy, when to buy, what to buy, and where to buy. Engel, Blackwell, and Miniard (1995) offer a model of the consumer decision-making process. The model displays the steps involved in a consumer's decision-making process that lead to a purchase: need recognition, search, pre-purchase alternative evaluation, and purchase. An understanding of how these steps relate to purchase decisions associated with apparel is in order.

# Consumer Purchase Decision-Making Process

(Engel et al., 1995)



### Need Recognition

The first stage in the decision-making process is need recognition. At this point, there is a large enough discrepancy between a consumer's actual state and desired state to activate a consumer's realization that an unsatisfied need exists (Engel et al., 1995).

### Search

After a consumer recognizes that he/she has an unfulfilled need, the consumer may search for a means to satisfy that need. A consumer also engages in information search to reduce the uncertainty associated with a purchase (Taylor, 1974). First, a consumer will search for decision-relevant information within his/her memory (Engel et al., 1995). Finally, a consumer may consult other information sources such as advertisements, technical reports, salespeople, friends and family, product demonstrations, and packaging information (Locander & Hermann, 1979). Consumers contemplating the purchase of apparel often search for information regarding garment price, color, style, fit, care, brand, store of origin, fabric type, and fiber content (Davis, 1987; Martin, 1971-1972; Seitz, 1988).

### Pre-Purchase Alternative Evaluation

Consumers use the information collected during the search process to evaluate their purchase alternatives. At this point, a consumer's perception of each alternative is

dependant on the evaluative criteria that he/she deems important and how well each alternative satisfies those criteria (Engel et al., 1995).

Eckman, Damhorst, and Kadolph (1990) developed a model that describes the use of evaluative criteria by in-store shoppers when making an apparel purchase decision. Research findings from in-store interviews of women who had just tried on and were contemplating the purchase of apparel served as a basis for the model.

The evaluative criteria model explains that a consumer first evaluates the color, styling, and fabric of a garment in order to decide if he/she is interested in trying on the garment. If the consumer proceeds to try on the garment and has a positive attitude about the fit and appearance, he/she may choose to purchase the garment. However, if he/she finds the fit, styling, and appearance unsatisfactory, he/she may choose to reject the garment. Before making a positive purchase decision, an in-store shopper will evaluate the color, styling, fabric, fit, and appearance of a garment (Eckman et al., 1990).

#### Purchase

Before making a purchase, a consumer must decide where to make the purchase. A consumer may either purchase merchandise from an in-store retailer or a non-store retailer. In-store retail formats may include discount, specialty, and department stores.

Non-store retail formats may include direct (face-to-face) selling, direct-mail advertisements, telemarketing, direct-response advertisements, interactive electronic media, and direct-mail catalogs (Engel et al., 1995). The proposed study focuses on apparel purchases made through direct-mail catalogs.

Consumers purchase apparel from both in-store and non-store retailers. Shim and Kotsiopulos (1992) asked a random sample of females to indicate the shopping formats from which they purchased most of their work and social apparel. Of the 482 respondents, 21% purchased from discount stores, 32% purchased from specialty stores, 36% purchased from department stores, and 11% purchased through catalogs.

Furthermore, Shim and Kotsiopulos (1992) developed a consumer profile associated with each of the shopping formats investigated. Consumers who frequented discount stores placed an importance on prices and return policies. The quality and variety of apparel offered was considered unimportant. They were not appearance managers.

Furthermore, they used the media as an information source and did not read fashion publications. Consumers who frequented specialty stores, however, did place an importance on the quality and variety of apparel offered. Price levels and return policies were of little importance to them. They were concerned with brand names or new fashions that stores carry. Furthermore, they were

considered appearance managers and fashion conscious. Consumers who frequented department stores tended to shop in malls. Consumers who shopped through catalogs were not fashion conscious and did not shop in malls or local stores.

### Variables Affecting Decision Making

At each stage of the decision process model, a consumer's decision making is shaped by his/her individual differences and environmental influences. Individual differences include consumer resources, knowledge, attitudes, motivation, personality, values, and lifestyles. Environmental influences include culture, social class, personal influences, family, and situation (Engel et al., 1995). For example, a consumer's recognition of a need may be triggered by an environmental influence, such as a social interaction. The knowledge a consumer possesses will influence his/her search pattern. Individual differences, such as attitudes and values will affect the type of evaluative criteria used in the pre-purchase alternative evaluation process. Finally, a consumer's monetary resources and the situation may be influential in the purchase stage.

### Characteristics of Catalog Shoppers

From Engel, Blackwell, and Miniard's (1995) model of consumer decision making, it is apparent that individual differences and environmental factors may influence

consumers' choices of purchase outlets. Research that has investigated both the psychographic and demographic characteristics of catalog and non-catalog shoppers identifies specific characteristics common to consumers who use catalog shopping formats.

### Psychographic Characteristics

#### Self-esteem and self-confidence

Self-esteem is a subjective evaluation that a person makes of him- or herself regarding his/her capabilities, successfulness, and worthiness. A positive relationship between self-esteem and a person's frequency of purchases of apparel from catalogs has been identified (Jasper & Ouelette, 1994).

Subjects in Shim and Drake's (1990) study rated their self-confidence by rating statements such as "I think I have more confidence than most people" on a five-point scale. Those who had higher ratings purchased apparel from catalogs more frequently than subjects with lower ratings of self-confidence. Reynolds (1974) also found that consumers with higher self-confidence were more likely to shop via catalog.

#### Fashion leadership and fashion interest

Smallwood and Wiener (1987) concluded that fashion opinion leaders and those displaying more interest in fashion purchased apparel more frequently from catalogs. Interest in fashion was indicated by subjects' clothing

expenditures, fashion show attendance, wardrobe planning, and clothing consciousness. However, Shim and Drake (1990) did not find fashion interest to be a characteristic which discriminated between subjects with high and low intention to purchase apparel from catalog retailers. The discrepancy between the results of the two studies may be due to the differing ways used to measure fashion interest.

### Demographic Characteristics

#### Gender

Lumpkin and Hawes (1985) investigated the frequency of apparel, accessory, and housewear item purchases made by consumers through catalogs. They found that females catalog-shopped for such items more frequently than men. Furthermore, whereas Reynolds (1974) found that female shoppers who frequently shopped via catalogs tended to be younger, the age of males was positively related to the frequency of purchases made via catalog (Lumpkin & Hawes, 1985).

#### Income and Education

Many findings support that higher incomes are associated with a higher frequency of purchases made through catalogs (Gillett, 1970; Shim & Drake, 1990; Smallwood & Wiener, 1987). Cox and Rich (1964) found that consumers who used a telephone-shopping format had higher incomes and education levels than those who did not. Lumpkin and Hawes

(1985), as well as Shim and Drake (1990), also reported that frequent catalog apparel shoppers had higher levels of education than other consumers.

### Family and Employment

Researchers have found that consumers who were married and/or had young children were more likely to shop for apparel and related items via catalogs more frequently than other consumers. Reynolds (1974) also found that a large percentage of females who were catalog shoppers had children under the age of twelve; therefore, he suggested that these females used the catalogs for convenience purposes. In fact, Cox and Rich (1964) found that women under the age of forty who had children were three times more likely to shop by phone than women in the same age group without children. Gillett (1970), however, did not find evidence to support that the number of children in a household affected the frequency of in-home purchasing. Because the number of children in a household was often related to frequency of catalog purchases, it may be assumed that consumers quest for convenience may attract them to in-home shopping formats such as catalogs (Shim & Drake, 1990). In Cox and Rich's (1964) study, respondents who placed a high value on the ability to shop quickly were one-and-a-half times more likely to shop by telephone than their counterparts.

Lumpkin and Hawes (1985), on the other hand, did not find supporting evidence that convenience was a major factor

contributing to catalog purchasing behavior. In their study, women who were most pressed for time (heads of households holding full-time jobs) were mostly non-users of catalogs. The difference in the employment status of the women sampled in the two studies may be attributed to the incongruence of the results. Cox and Rich (1964) did their research in the 1960s before many women had entered the work force; therefore, their sample may have been dominated by housewives. Lumpkin and Hawes' (1985) research took place in the 1980s when more women were in the work force. Furthermore, Kwon, Paek, and Arzeni (1991) did not find their subjects' occupations played a role in characterizing catalog and non-catalog shoppers of apparel.

#### Catalog Shopping Orientations

Gehrt and Carter (1992) identified two types of catalog shoppers, convenience-oriented and recreational-oriented, and concluded that convenience is not a major motivator for catalog shopping. A lower percentage of their subjects used catalogs for convenience purposes. A majority of their respondents shopped via catalogs for recreational purposes. They enjoyed the search process as much as the actual purchase; this may explain why frequent users of catalogs have also indicated that they enjoyed shopping in retail stores as well (Gillett, 1970; Reynolds, 1974).

Researchers have identified psychographic and demographic traits associated with consumers who are most

likely to use a catalog shopping format. Whereas catalog retailers are interested in identifying those consumers who shop via catalog, the identification of those who do not shop via catalog and the identification of the reasons behind consumers' reluctance to use such a shopping format are also important. Many consumers may resist such a form of shopping because the risks outweigh the benefits they often associate with purchases made through catalogs.

### Risk Perceived by Consumers

Risk associated with a purchase includes two components, pre-purchase uncertainty and potential adverse post-purchase consequences (Dowling & Staelin, 1994; Taylor, 1974). Feelings of uncertainty, discomfort, and anxiety accompany such risk (Taylor, 1974).

Perceived risk is defined in terms of "the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision" (Cox & Rich, 1964, p.33). The degree of a consumer's perceived risk associated with a purchase is dependent upon the time investment and/or money at stake, as well as the probability that his/her buying goals will be satisfied (Cox & Rich, 1964).

Spence et al. (1970) found that consumers experience a higher degree of perceived risk when purchasing items from mail-order retailers as opposed to when purchasing items from stores. Catalog shopping is elastic; as a consumer's perception of risk associated with purchasing through

catalogs increases, he/she becomes less likely to purchase products via catalogs (Cox & Rich, 1964; Gillett, 1970; Kwon et al., 1991). Reynolds (1974) suggested that younger, self-confident consumers with higher incomes are more likely to shop via catalog than their antithesis because they are more willing and financially able to ignore the risks associated with purchases.

### Types of Perceived Risk

In his review of literature, McCorkle (1990) identified five forms of perceived risk associated with purchases made via catalog: financial, performance, social, time-loss, and source.

#### Financial Risk

Financial risk involves consumers' loss of money because of product costs, repairs, maintenance, and/or return to retailer (McCorkle, 1990). Korgaonkar (1982) found that consumers' intentions to purchase were lower for products involving higher economic risk. In a study in which female subjects expressed the risks they perceived when presented with different dress styles, Winakor and Lubner-Rupert (1983) found that the complexity and formality of the dresses was associated with perceived economic risk. The more complex and formal the dresses, the greater the perceived economic risk.

### Performance Risk

Performance risk is associated with consumers' inability to physically inspect and evaluate products before purchase. Over seventy-three percent of subjects classified as non-catalog shoppers in Kwon et al.'s (1991) study avoided catalog shopping formats because such a format did not allow them to try on, physically touch, and judge the quality of the garments. In a catalog format, consumers are forced to rely on prior purchase experiences and/or on the information provided by catalog retailers. Gillett (1970) suggested that a catalog retailer can minimize risks associated with product performance by improving product descriptions.

Roselius (1971) found that when making purchase decisions, the consumers he studied often relied on prior experiences with brands in question and/or the brand images in order to reduce their perceived performance risk associated with purchases. Furthermore, consumers may visit the retail stores that sponsor the catalogs in order to physically inspect the products before placing an order through catalogs (Klassen & Glynn, 1992).

### Social Risk

Social risk stems from consumers' fears that products purchased will not be accepted by peers (McCorkle, 1990). Kwon et al. (1991) found that subjects who did not shop via catalog perceived greater social risk than subjects who

shopped via catalog. Perhaps this explains why consumers who are regarded as fashion leaders and have higher self-confidence are more likely to shop via catalog; they may perceive less social risk.

#### Time-loss Risk

Time-loss risk is associated with the time lag between the placement of an order and the receipt of the merchandise, as well as the time required of a consumer to return merchandise that does not meet his/her expectations (McCorkle, 1990).

#### Source Risk

Source risk is associated with a consumer's degree of comfort with doing business with a particular catalog retailer. Catalog retailers often attempt to display their trustworthiness and genuine concern for consumers, and consequently decrease the source risk they pose, by including guarantees and literature within their catalog layouts that educate consumers about making efficient purchase decisions (McCorkle, 1990). Taylor and Rao (1983) found that consumers perceive a higher degree of risk when shopping at stores that they are unfamiliar with.

#### Fashion Risk

McCorkle (1990) did not discuss fashion risk. However, apparel catalog retailers must address risks associated with purchases of fashion goods regardless of shopping format, as

well as risks associated with purchases via catalog.

"Fashion risk is the uncertainty a consumer perceives when making a choice involving a fashion good, in addition to the uncertainty perceived when a good is not subject to fashion" (Winakor, Canton, & Wolins, 1980, p.45). Fashion risk is associated with economic, social, psychological, and performance risks. Consumers must judge if the fashion good, such as a garment, is in fashion, will fit properly, will fit into an existing wardrobe, and/or will be serviceable (Packard & Raine, 1977).

#### Perceived Risk Reduction Strategy

Taylor (1974) constructed a model of perceived risk. He stated that a consumer is first forced to make a choice. With each choice lies a degree of uncertainty or perceived risk of the outcome and consequences. Such uncertainty brings anxiety to the consumer. To relieve his/her anxiety, the consumer develops risk-reducing techniques. To reduce the uncertainty of purchase consequences, the consumer may reduce the amount at stake or decide not to make the purchase. To reduce the uncertainty of the purchase outcome, the consumer may acquire and assess information regarding the product and base his/her decision to buy on that information. Taylor concluded that information search is a common risk reduction strategy used by consumers.

The act of shopping can be a form of information search. When consumers shop in a store, their uncertainty

can be reduced by personally inspecting the merchandise. Cox and Rich (1964) found that two-thirds of the non-in-home shoppers in their study did not in-home shop because they feared that they would not receive what they actually expected or wanted. Furthermore, subjects felt that the information provided in the products' written advertisements was not reliable or useful. Although product information has been found to be important to consumers making in-home shopping decisions, Jasper and Ouelette (1994) did not find a relationship between frequency of catalog purchases and consumers' propensity to seek information. They suggested that such results may be due to the fact that information provided within catalogs may not be useful or understandable to consumers. Perhaps those who have a higher propensity to seek information avoid shopping via catalog because they avoid shopping formats which can not provide them with information they desire.

#### Apparel Information Required by Consumers

In the evaluative criteria model proposed by Eckman et al. (1990), in-store shoppers of apparel physically inspect garment color, style, fabric, fit, and appearance of the garment before making a purchase decision. Unfortunately, consumers shopping via catalog are unable to follow the evaluative criteria model and physically inspect such properties of a garment before making a purchase. This may explain why Cox and Rich (1964) found that apparel for which

style and fit was important was rated high for perceived risk by in-home shoppers.

To ensure that consumers can engage in an information-search strategy which will decrease perceived risk, it is important that retailers provide adequate information about their merchandise to consumers. Subjects in Shim and Drake's (1990) study indicated that the overall information presented in catalogs which they have been exposed to is not adequate. The majority of catalog shoppers in Gehrt and Carter's (1992) study were identified as recreational shoppers who enjoyed the process of product search and evaluation; therefore, adequate information must be provided to allow such enjoyment. Because catalog shoppers can only form opinions and make purchase decisions based on pictures and written descriptions of garments, it is advisable that catalog retailers understand what information is vital to the purchase decision making process and effectively communicate such information to consumers.

#### General Apparel Information

Seitz (1988) conducted a study that investigated apparel information requirements of catalog shoppers. Price, garment care, fabric information, color, and style were most important to consumers making purchase decisions. She found an inverse relationship between subjects' income and the importance they placed on the price information. Furthermore, she found a positive relationship between

subjects' educational level and the importance they placed on the style information. In support of Seitz's findings, Smallwood and Wiener (1987) found that catalog shoppers thought garment care and fiber content to be instrumental in their purchase decisions.

Martin (1971-1972) conducted a study in which female subjects were supplied with a drawing of a garment and asked to make a purchase decision. The additional information most requested by the subjects to accompany the drawing included price, color, fiber content, brand name, and garment care instructions. Sixty-seven percent of Martin's subjects claimed that the additional information which they requested, rather than the drawing, was instrumental in their purchase decision.

#### Apparel Quality Information

As well as cues such as fit and fabric, consumers often evaluate garment quality before making a purchase decision (Cassill & Drake, 1987). Much research has been done regarding the information used by consumers to evaluate apparel quality. Davis (1987) found that eighty percent of her subjects rated the quality of a blouse based on its style, price, fabric, fit, and store where available. Results of Heisey's (1990) study in which subjects evaluated the quality of sweaters supported Davis' findings. While the sweaters' fiber content and type of store which they were sold at influenced subjects' perceptions of quality,

the country of origin and care procedures did not influence perceptions of quality. Furthermore, there was a positive relationship between perceived quality and predicted price of the sweaters.

When home sewers were asked to state which piece of information was most crucial before they decided to purchase a fabric, the majority responded that fabric quality was the most important. Cues they used most frequently to determine fabric quality included fabric weight, color/print, fiber content, ease of care, and hand (Griffith & O'Neal, 1992).

#### Apparel Fashionability Information

In Davis' (1987) study, female subjects rated the fashionability of white blouses. The information used by over eighty percent of the subjects to rate the fashionability included the style, price, fit, and fabric of the blouses.

Past research indicates that cues consumers often use to evaluate apparel include garment price, color, style, fit, care, brand, and store of origin, as well as fabric type and fiber content. Researchers must now learn how to effectively communicate such cues to those shopping for apparel via catalog.

#### Summary

The consumer decision making process model offered by Engel et al. (1995) shows that before making a purchase

decision, a consumer undergoes need recognition, search, pre-purchase alternative evaluation, and purchase.

Individual differences and environmental influences unique to each consumer affect how he/she reacts at each stage of the decision process.

The decision of where to make a purchase ultimately occurs at the purchase stage of the decision process model. Researchers in the area of consumer catalog shopping behavior have identified psychographic and demographic traits common to catalog shoppers. Traits found to be related to frequent catalog shopping include self confidence (Reynolds, 1974; Shim & Drake, 1990), fashion leadership (Smallwood & Wiener, 1987), gender (Lumpkin & Hawes, 1985), income, educational level (Gillett, 1970; Shim & Drake, 1990; Smallwood & Wiener, 1987), and the existence of children in a household (Cox & Rich, 1964; Shim & Drake, 1990).

Consumers perceive a greater amount of risk when purchasing items from a mail-order retailer as opposed to when purchasing items from a store (Blackwell et al., 1970). The specific types of risk catalog apparel shoppers perceive include performance, social, time-loss, source (McCorkle, 1990), and fashion risk (Winakor et al., 1980). Taylor's (1974) model of perceived risk shows that a risk reduction strategy used by consumers is to acquire and assess information about the products in question and base their

decisions to buy on that information. This strategy takes place at the search and evaluation stages of the purchase decision making process.

The information a consumer is able to acquire and assess is dependent upon whether the purchase is made at an in-store retailer or through a non-store retailer. Eckman et al. (1990) offers an evaluative criteria model for in-store shoppers of apparel. An in-store shopper evaluates a garment based on the color, style, fabric, fit, and overall appearance of the garment. Catalog apparel shoppers, on the other hand, must make purchase decisions based upon evaluations of pictures and written descriptions. Therefore, in order to provide sufficient information, a catalog retailer must understand what information is important to consumers engaging in the search and evaluation processes.

Past research has indicated that consumers evaluate apparel using garment price, color, style, fit, care, brand, store of origin, fabric type, and fiber content as criteria (Davis, 1987; Martin, 1971-1970). Catalog shoppers have identified information regarding garment price, garment care, fabric information, color, and style as being important to their purchase decisions (Seitz, 1988). It may be advisable that future research focus on effective ways to present such information to consumers. Therefore, the present study investigated ways that the content of a

catalog's apparel descriptions could be manipulated to decrease the degree of purchase-related risk perceived by a sample of women.

## CHAPTER 3

### PHASE ONE: FOCUS GROUPS

The researcher obtained permission from Norm Thompson to use the "Autumn Classics 1995" Norm Thompson catalog in the present study (see Appendix 1). Furthermore, permission to conduct the research was granted by the Oregon State University Institutional Review Board for the Protection of Human Subjects (see Appendix 2). The study was carried out in two phases, (1) focus groups and (2) an experiment. Each phase had a separate sample selection, instrumentation, data collection process, and data analysis process. This chapter will describe the method and results of phase one.

#### Method

Focus groups were conducted to meet two objectives. The first objective was to identify the information within apparel descriptions from Norm Thompson's "Autumn Classics 1995" catalog that was important to a sample of women when making catalog apparel purchase decisions. The second objective was to identify what important information within the catalog's apparel descriptions was unclear to the same sample of women and to learn how to clarify such information.

#### Sample Selection

Norm Thompson considers females, ages 35 to 65, to be a primary target market. To obtain a sample that resembled

this target market, a non-random convenience sample of women was drawn from the membership of two womens' service organizations in Corvallis, Oregon: the American Association of University Women and the Alpha Gamma Delta sorority alumnae chapter. Participants in the focus groups were recruited by the president of the American Association of University Women and through an announcement in an Alpha Gamma Delta sorority alumnae newsletter. To encourage participation, a \$25.00 incentive payment was offered. Three focus group sessions were conducted. Group assignment was not random; rather, individuals chose one of the three sessions in which to participate. The first focus group session had eight participants, the second had four participants, and the third had five participants (total = 17).

#### Instrumentation

At the beginning of the focus group sessions, participants were given a simulated catalog containing a cover page, guarantee page, order form, and four apparel descriptions. All contents of the simulated catalog were taken from Norm Thompson's "Autumn Classics 1995" catalog. The simulated catalog (see Appendix 3) was used in conjunction with a moderately structured questionnaire (see Appendix 4). Identical simulated catalogs and questionnaires were used at all focus group sessions.

### Simulated Catalog

The four apparel descriptions included in the simulated catalog were chosen by the researcher. Because the study's focus was on the information used by a female sample when making catalog apparel purchase decisions, only womens' apparel items were included in the simulated catalog. Furthermore, to simplify the discussion generated in the focus group sessions, the items included in the simulated catalog had to meet the following criteria: the featured item had to be pictured and described on one page, and only one item could be featured on the entire page.

Five different categories of apparel were represented by items that met the criteria: blouse, blazer, turtleneck, pants, and jacket. However, because of time restraints during the focus group sessions, the number of items investigated was limited to four. From the five available categories, four categories, as well as the sequence that they were presented in the simulated catalog, were selected via a table of random numbers. The final simulated catalog included descriptions of a pair of pants, a jacket, a blouse, and a turtleneck. Because there were three different jacket descriptions in the original Norm Thompson catalog that met the study's criteria, one jacket was selected via a table of random numbers.

The final simulated catalog consisted of six color-copied pages from the Norm Thompson catalog, as well as an

order form. The first was the cover page that stated the retailer's name, Norm Thompson. The second page displayed the retailer's guarantee policy. The third displayed a picture and written description of the pants. The fourth page displayed a picture and written description of the jacket. The fifth page displayed a picture and written description of the blouse. The sixth page displayed a picture and written description of the turtleneck. The retailer's order form was inserted between the second and third pages.

### Questionnaire

A moderately structured questionnaire was developed for the moderator's use to direct the discussion. First, each participant was asked to share a negative apparel catalog shopping experience. Participants were then instructed to look over the simulated catalog for a few minutes as they normally would. To gain insight of the participants' impressions of Norm Thompson, the first question was, "What does the name on the cover of the catalog mean to you?" Participants were then instructed to look at the guarantee page and order form in the simulated catalog. To learn about participants' concerns and needs regarding catalog return policies, ordering procedures, and customer service, a series of related questions were posed. The first question was, "What does the return policy mean to you?" The second question was, "How do you feel about the ordering

procedure?" The third question was, "Based upon what you have seen of the catalog, how do you feel about the customer service?"

After discussing the name on the cover page, the return policy, the order form, and the customer service, the participants discussed the pictorial and written information provided about the pants, the jacket, the blouse, and the turtleneck featured on pages two, three, four, and five, respectively. First, the participants were instructed to "Look over the information provided about the garment on page X." To gain insight about garment-specific information wants of the participants, a series of questions was posed. The first question was, "How do you feel about the provided color information?" The second question was, "How do you feel about the provided sizing information?" The third question was, "Of the provided information, what is important to you?" The fourth question was, "Is there additional information that you would like before making a decision to purchase this garment?" Additionally, when subjects viewed the blouse on page four, they were asked, "What does the symbol at the bottom of the page mean to you? Is it important?" This question was in reference to a symbol appearing at the bottom of the page to denote a "Norm Thompson exclusive."

Finally, a demographic questionnaire was given to participants (see Appendix 5). The questionnaire asked each

participant to indicate her age on her last birthday, ethnic identity, highest educational degree attained, combined annual household income, and number of apparel items that she purchased through catalogs in the past twelve months. Because past research suggests that these demographic variables are related to consumers' frequency of in-home shopping, such variables were selected by the researcher to describe the sample.

### Data Collection

Qualitative data were collected from the three focus group sessions. A total of seventeen females participated in the focus groups. All sessions were audio and video taped. At the beginning of each session, participants read and signed a letter of informed consent that briefly explained both their rights as participants and the subject matter under investigation (see Appendix 6).

The moderator used a moderately structured questionnaire in conjunction with a simulated catalog to guide the discussion in the focus group sessions. Whereas participants did not have a copy of the questionnaire, all participants had a copy of the simulated catalog. First, participants looked over the simulated catalog and discussed their feelings about the name "Norm Thompson," the return policy, the ordering policy, and the customer service. Secondly, they evaluated the information provided in the four garment descriptions within the simulated catalog.

Furthermore, participants discussed the additional information not provided in the garment descriptions that they would like in order to better evaluate the garments. Finally, at the conclusion of each focus group session, subjects completed the demographic characteristic questionnaire.

### Data Analysis

From the audio and video tapes of the focus group sessions, the dialogue was transcribed verbatim. After transcription, the researcher categorized similar responses together to identify emergent themes regarding the types of information important to the participants when evaluating the apparel within the simulated catalog. After the data were categorized, the researcher also identified what information within each emergent theme was not adequately provided in the investigated descriptions.

The qualitative data collected in the first phase of the study were used to develop the questionnaire used in the second phase of the study. The demographic data collected were used to compare the sample in the first phase of the study with the sample in the second phase of the study.

## Results

### Sample Description

A total of seventeen women participated in the focus groups. The average age of the participants was 51.71

years, with a standard deviation of 13.71. The ethnicity of all participants was Caucasian. The majority (52.9%) of the participants' highest educational degree obtained was a bachelor's degree. The majority (70.6%) of the participants had an annual household income equal to or greater than \$40,000.00. The average number of apparel items that participants purchased through catalogs in the last twelve months was 14.29 purchases with a standard deviation of 14.68. See Table 1.

### Findings

The first objective of the focus group research was to identify the information within Norm Thompson's "Autumn Classics 1995" catalog that was important to a sample of female consumers when making a catalog apparel purchase decision. The second objective was to identify what important information within the Norm Thompson catalog was unclear to the same sample of women and to learn how such information could be clarified.

From the discussion generated in the focus group sessions, six themes emerged regarding the types of garment information that were important to the participants evaluating apparel within a catalog: sizing and fit, color, fabric and fiber content, style and detail, laundering instructions, and country of origin. Furthermore, the detailed information participants wanted in terms of each theme was revealed when the participants evaluated the

Table 1

Demographic Characteristics of Focus Group Participants

<u>Characteristic</u>	<u>N Obs.<sup>a</sup></u>	
Ethnicity (%)	17	
Caucasian		100%
Highest educational degree (%)	17	
High school diploma		0.0%
Associates degree		5.9%
Bachelors degree		52.9%
Masters degree		29.4%
Doctoral degree		11.8%
Annual household income (%)	17	
Under \$20,000		11.8%
\$20,000-\$39,999		17.6%
\$40,000-\$59,999		29.4%
\$60,000-\$79,999		11.8%
\$80,000-\$99,999		0.0%
\$100,000 and over		29.4%
Age	17	
Average		51.71
Standard deviation		13.71
Number of apparel purchases via catalog in last 12 months	17	
Average		14.29
Standard deviation		14.68

Note.<sup>a</sup>N Obs. stands for number of observations

provided pictures and written descriptions of the pants, jacket, blouse, and turtleneck in the Norm Thompson catalog. General information about the catalog retailer's name, ordering procedures, and return policy, as well as garment-specific information, were important to the participants. Refer to Appendix 7 to see the focus group data categorized into emergent themes.

### Sizing and Fit

Participants discussed that the extent of size information provided by catalogs was often problematic. Inability to assess garment size and fit was a reason several participants returned garments to catalog retailers. One participant stated, "Even within the same company, a small in one pair of pants won't be a small in the next." Participants liked catalogs that provided very detailed measurements of garments. When ordering, some participants stated that they often depend on the customer service representative over the telephone to provide them with more detailed sizing information that is not available in the catalog. A participant said, "It is helpful to me if the phone people have some sense of...if that particular item runs big or small." After evaluating the garments provided in the Norm Thompson catalog, participants indicated the specific garment measurements that were the most important to them.

### Pants.

Although not all were provided, the pants' inseam, hip, and waist measurements were important. A participant said, "Why don't they have the garment measurements. Because that is really what I would like to know. They tell you the inseam, but wouldn't it be nice if they would tell you what the hips actually measure or what the waist actually measures?"

### Jacket.

The measurement of the entire length from the neck to the bottom of the jacket was important; however, it was not provided. From the picture, participants could not judge how it would actually fit them. A participant said, "Below the hip length, now what does that mean? Everything from there down to the floor is below the hip length. Below the hip length does not tell you anything." Furthermore, there was a request for "a little more detail about the oversized aspect of it...[to] help a person to decide between size range."

### Blouse.

As a participant stated, measurements of the blouse's "arm length, bust, and neck" were important; such measurements were not provided. Furthermore, the length of the blouse was important to those who might not tuck the blouse in. One participant said, "I would like to see it on

someone without it being tucked in because I do not tuck anything in and I would like to see how the length is."

#### Turtleneck.

Participants wanted to be provided with the bust measurement of the turtleneck. One participant noted, "It is still what they think a size 12 bust measurement is. It can vary in clothing stores." Before choosing the appropriate turtleneck size, they wanted to know about shrinkage, as well: "Is it preshrunk or not? That will determine my decision to purchase a small or medium, if it shrinks."

#### Color

Color was another aspect that participants found difficult to judge based on the picture and description of garments displayed in catalogs. One participant announced, "I think one thing that often stops one from purchasing items is the color. You know you look at this and maybe this matches something, and then you get it and it is a different shade than what you expected. Sometimes it is hard to gauge color from photographs." Participants stated that the names given to colors are "subjective" and "kind of silly." The name given to the color was not important to many participants; rather, they stressed the importance that the color of an actual garment match the color visible in the catalog picture. One participant stated, "It is much

more important to have the color [rather than the name] correspond to the thing."

#### Pants.

The way in which the pants were displayed confused the participants about the number of different colors in which it was available. A participant stated, "Well; it is confusing that they put the third one up...to say that they have two colors and show three things. I'm trying to figure out if there is a subtle difference, and a lot of time looking at a picture, you can't tell." Furthermore, participants disagreed that one of the colors pictured should be khaki. They agreed with one participant's statement: "I don't think of that as khaki." Tan or beige were color names that some believed to be more suitable.

#### Jacket.

The color name "jade" was not suitable to describe the color pictured. One participant stated, "If somebody gave me the jacket and asked what color it was, jade would not be the first color I would say." Many participants agreed that teal would be a more appropriate color name.

#### Blouse.

The colors given to the blouses, white, ivory and rose, were straightforward to the subjects. However, the name given to one of the blouses, autumn floral, caused confusion. One subject stated, "What's confusing to me is

they call it an autumn floral blouse. When I saw it the first time, I was looking for a flowered blouse in mainly autumn colors."

Turtleneck.

The color name "mallard" was confusing to some participants. One participant stated, "I don't know what mallard means. Is it a teal or a green?" Participant did like the way the colors were displayed; each color was pictured and labeled. A participant stated, "I like it when they do this. When they have it piled up and then they put the [names of the] colors on top of them. Then you don't have to guess which is which. Especially when you get to pale blue and lavender."

#### Fabric and Fiber Content

Participants discussed the difficulty of judging fabric appearance and thickness when looking at garments within a catalog. Some participants suggested that small fabric swatches be provided in the catalog. Another participant suggested that the catalog retailer "give you a closeup of the fabric so you can see what kind of weave it is, or they tell you and describe it." Participants also discussed their desire to know the exact fiber content percentages of the garments' fabric.

### Pants.

Participants wanted to judge the thickness of the fabric based upon the provided description, but they could not do so. One participant stated, "...cotton twill can be a thick cotton twill, or heavy. So that is the risk factors of it." Participants were also interested in knowing the percentages of the different fibers present in the fabric. A participant said, "If there is going to be a mix in the materials, I would like to know exactly what the percentage is...How much lycra is in that, because that makes a huge difference."

### Jacket.

The thickness and finish of the jacket's fabric was difficult for the participants to evaluate. One participant stated, "This is another one that could benefit from a fabric weight designation...because nylon with nylon lining could be sturdy and thick and really a windbreaker, or..." Furthermore, another participant requested that the finish on the fabric be more visible; she stated, "That would be important on this jacket...to know what the finish is. They could do a little closeup."

### Blouse.

Participants claimed that knowing that the blouse was a cotton and polyester blend was important because it indicated that the blouse was "easier to care for." Several

participants expressed interest in knowing the actual percentages, that were not provided in the description, of cotton and polyester in the blouse's fabric.

#### Turtleneck.

It was important for the participants to know that the blouse was 100% cotton. However, they were curious if the shirt would shrink.

#### Style and Detail

Many participants preferred garments to be displayed in a simple manner that made it easier to evaluate details such as necklines, hems, and garment drape. One participant stated, "I think that will sell things more than some exotic model sitting on a sail boat some place." When evaluating the garments in the simulated catalog, participants expressed several problems they had in evaluating the style and details of the garments.

#### Pants.

Participants wanted to see a full front view of the pants. One stated, "What you really want is a picture of the full front so you can see how it hangs." A participant stated, "For that reason [no full view of the front of the pants], I probably wouldn't get them because I am generally paranoid about pants anyway."

### Jacket.

The type of hood that was on the jacket was confusing to the participants because it was not displayed. A participant stated, "It says the hood is buttoned, the stand up collar to make the hood, and that's not quite clear how that works." Participants expressed interest in seeing the hood worn on the model. Participants also wanted to see the back of the garment. One stated, "...sometimes they sneak stuff in the back where you don't know. Especially these days when they have those clips and things."

### Blouse.

The embroidery on the blouse was not visible enough for the participants to evaluate as they pleased. One participant suggested, "Some catalogs also give you a closeup of a portion...where they have got the embroidery work...and I like that."

### Turtleneck.

The neckline on the turtleneck caused confusion among the participants. Because the model's head was tilted down over the neck of the garment, they could not tell how high and tight the neckline was. One participant stated, "I guess I would like to see...a little more about the neck or shoulder area looks like before." They did like that the cuff on the sleeve was well displayed. Participants were curious about how the shoulder pads were attached to the

shirt. Several participants agreed with the statement, "Actually, I would like to know if the shoulder pads are velcro inside because I never wear shoulder pads and if it was velcro, I probably wouldn't get it because it is itchy."

#### Laundering Instructions

Laundering instructions were provided on all descriptions within the simulated catalog. Participants expressed that such information is very important. For example, one participant stated, "I don't even look at a page that says dry clean."

#### Country of Origin

Participants were interested in the garment's country of origin. For example, a participant stated, "I am sometimes curious about when they say 'made in the USA of imported fabric,' where it comes from. I try to avoid things that come from certain countries." However, of the themes that emerged regarding information important to the participants, country of origin information seemed the least important. While they agreed with the statement, "To some people, it is very important," few claimed that country of origin weighted their decision to purchase or not purchase a garment.

#### Company Specific Details

The catalog retailer's name, ordering procedures, and return policies may affect consumers' willingness to

purchase apparel. The name "Norm Thompson" symbolized high quality to most participants. Many agreed with a participant's statement, "To me it means quality and expensive."

Participants indicated that when on the phone to place an order, they appreciated customer service representatives who could provide them with more detailed information about garment sizes. For example, a participant stated, "If some...that are a small, medium, [or] large, they can kind of help if you tell them what size shirt or dress you wear and they can say this tends to run big."

The return policy of a catalog retailer was important to several participants. Some participants indicated that they were not apprehensive to purchase catalog apparel from Norm Thompson. A participant stated, "I think they sound like an excellent company to deal with. Good quality, and you can return with no problem. They are guaranteed." However, others questioned whether they or Norm Thompson would be responsible for the cost of the return postage. Many participants agreed that they would prefer to purchase from a catalog retailer that paid for the return postage. A participant stated, "I tend to deal with Spiegel because they come to the door to pick up." Brand image, ordering procedures, and return policies were issues important to the focus group participants.

### Summary

The categorized data collected in the focus group sessions display themes regarding the information important to the sample when making a catalog apparel purchase decision. Themes that emerged include garment-specific information, such as sizing and fit, color, fabric and fiber content, style and detail, laundering instructions, and country of origin. Additionally, participants identified company-specific information, such as retailer's name, ordering procedures, and return policies, as being important. In many cases, participants claimed that the garment information provided to them was not adequate.

## CHAPTER 4

## PHASE TWO: EXPERIMENT

This chapter will present the method and results of the experiment phase of the study.

## Method

The experiment phase of the study had two objectives. The first objective was to determine if female consumers' perceived ability to evaluate specific characteristics of a garment, such as fabric and fiber content or sizing and fit, is a function of the type of written description to which they were exposed. Each type of description in the study contained either the original, unclear information or the altered, clarified information. The second objective was to determine if female consumers' degree of perceived risk regarding the purchase of the catalog garment under investigation was a function of the type of description to which they were exposed and whether or not they were exposed to a Norm Thompson cover page.

A two-by-two complete factorial between subjects experiment was conducted. Two independent variables were present in the experiment. The first independent variable with two levels was the type of description, original versus altered, that the subject was exposed to. The second independent variable with two levels was whether or not the subject was exposed to the Norm Thompson cover page.

Furthermore, the researcher investigated the interaction between both the type of description the subject was exposed to and whether or not the subject was exposed to the Norm Thompson cover page. This resulted in four treatment groups. Subjects were randomly assigned to the four treatments.

For each of the four garments investigated, two dependent variables were measured by the subject's responses on the questionnaire. The first was the subject's perceived ability to evaluate a specific garment characteristic, such as the garment's fabric and fiber content or the garment's sizing and fit. For example, when exposed to the pant's description, the subject rated the statement on a 5-point scale: "I am confident that, before making a decision to purchase or not to purchase the garment, I can adequately evaluate the fabric and fiber content of the garment." The subject's score on the statement measured the dependent variable, perceived ability to evaluate the pant's fabric and fiber content.

The second dependent variable was the degree of perceived risk the subject associated with purchasing the investigated garment. The variable was measured by the subject's responses to a series of six statements. The subject rated each statement on a 5-point scale. The subject's ratings on the six statements were summed; this score indicated the dependent variable, the degree of

perceived risk associated with the purchase of the garment under investigation. Measures were repeated across the four garments.

### Sample Selection

To obtain a sample resembling Norm Thompson's target market, the researcher randomly selected 126 females from a mailing list of Chi Omega sorority alumnae living in or near Portland, Oregon. The 126 subjects were then randomly assigned to one of four experimental treatment groups. The selection of subjects from the mailing list and their assignment to treatment groups were accomplished with a table of random numbers.

### Instrumentation

The instruments used in the experimental design phase of the study were simulated catalogs used in conjunction with a perceived risk rating scale (see Appendix 8). Four simulated catalog formats were developed, one for each treatment group. All formats were accompanied by the same perceived risk rating scale.

### Simulated Catalog

The four simulated catalog formats contained the same four pictures of garments investigated in the focus groups phase of the study: pants, jacket, blouse, and turtleneck. The page sequence was identical in all simulated catalogs. The different formats were developed to manipulate subjects'

exposure to the Norm Thompson catalog cover page and to specific information within the written descriptions.

The researcher chose to manipulate subjects' exposure to the Norm Thompson catalog cover page in the experiment because data collected from the focus group sessions suggested that the catalog name might influence consumers' impressions of the apparel in the descriptions. Furthermore, based upon the data collected in the focus groups phase of the study, the researcher determined the specific information to manipulate within the written garment descriptions. Focus group participants indicated that the information regarding the sizing and fit, as well as fabric and fiber content of the garments under investigation was unclear. Furthermore, they specified how such information could be clarified.

The original descriptions of the pants and blouse did not include the garments' fiber content percentages. The altered descriptions of the pants and blouse included the garments' fiber content percentages. The original description of the jacket did not include a length measurement. The altered description of the jacket included a length measurement. The original description of the turtleneck did not specify if it was pre-shrunk. The altered description specified that the turtleneck was pre shrunk. Appendix 9 displays all descriptions used in the study.

"Format 1" included the Norm Thompson cover page. Furthermore, the four garments pictured were accompanied by the original written descriptions investigated in the focus groups phase. "Format 2" excluded the Norm Thompson cover page. The four garments pictured were accompanied by the original written descriptions investigated in the focus groups phase. "Format 3" included the Norm Thompson cover page. The four garments pictured were accompanied by written descriptions altered from those investigated in the focus groups phase. "Format 4" excluded the Norm Thompson cover page. The four garments pictured were accompanied by written descriptions identical to those in "Format 3."

#### Perceived Risk Rating Scale

Each garment description was accompanied by a series of statements and rating scales designed to measure the subjects' degree of perceived risk regarding the purchase of the described garment. The statements used in conjunction with the five-point rating scale were adapted from the questions used in Deering and Jacoby's (1972) perceived risk rating scale. Deering and Jacoby's (1972) rating scale was developed to measure consumers' perceived risk of purchasing miscellaneous products from an unspecified type of retailer.

For the purpose of the present study, the rating scale was refined to measure consumers' degree of perceived risk regarding the purchase of apparel from a catalog retailer. The scale was adapted to measure three components of

perceived risk that McCorkle (1990) identified with catalog shopping for miscellaneous products and that Kwon et al. (1991) identified with catalog shopping for apparel: financial risk, time-loss risk, and performance risk.

In the adapted perceived risk rating scale, financial risk was addressed with the statement, "If I decided to purchase this garment, I am confident that my investment of money required to purchase the garment would pay off." Time-loss risk was addressed by the statement, "If I decided to purchase this garment, I am confident that the investment of time and effort required to purchase the garment would pay off." Both statements were adapted from Deering and Jacoby's (1992) question, "The investment you make when you buy a product includes your time and energy, as well as money. In terms of the time, money, and overall effort required to buy this product, how much would you say you invest?"

Performance risk was addressed by the statement, "I am confident that, before making a decision to purchase or not to purchase the garment, I can adequately evaluate the following: (a) the sizing and fit of the garment; (b) the color of the garment; (c) the fabric and fiber content of the garment; (d) the style and details of the garment." This statement was adapted from Deering and Jacoby's question, "Before buying this product, can almost anyone tell how good its materials are and how well it's put

together?" Garment sizing and fit, color, fabric and fiber content, and style and details were incorporated into the proposed statement because they were identified by focus group participants in the first phase of the study as important evaluative criteria.

Each garment description was accompanied by a set of instructions and the statements. A 5-point rating scale, ranging from strongly disagree to strongly agree, followed each statement. Subjects were instructed to indicate how strongly they agree/disagree with each statement by circling the number which corresponds with their level of agreement.

The same demographic characteristic questionnaire used in the focus groups was attached at the end of all questionnaires. Subjects were asked to indicate their age on their last birthday, ethnic identity, highest educational degree obtained, combined annual household income, and number of apparel purchases made through a catalog in the last twelve months.

#### Data Collection

Questionnaires were mailed to 126 subjects. Subjects were randomly assigned to four treatment groups: 31 subjects were mailed "Format 1," 31 subjects were mailed "Format 2," 31 subjects were mailed "Format 3," and 31 subjects were mailed "Format 4." All subjects received a cover letter (see Appendix 10) that explained the study; their consent was implied when they completed and returned the

questionnaires. All subjects received a stamped, addressed envelope to return the completed questionnaires in. Two weeks after the initial mailing, non-respondents received a second questionnaire accompanied by a new cover letter (see Appendix 11) and stamped, addressed envelope.

Questionnaires received two weeks after the second mailing were not included in this analysis.

### Data Analysis

For analysis purposes, subjects received eight scores: perceived ability to evaluate pant's fabric and fiber content, perceived ability to evaluate jacket's sizing and fit, perceived ability to evaluate blouse's fabric and fiber content, perceived ability to evaluate turtleneck's sizing and fit, degree of perceived risk regarding purchase of the pants, degree of perceived risk regarding purchase of the jacket, degree of perceived risk regarding purchase of the blouse, and degree of perceived risk regarding purchase of the turtleneck. The instrument's reliability was checked with a split-half reliability test, the Chronbach's coefficient alpha.

Three types of analysis were performed on the data: multiple analysis of variance (MANOVA), one-way analysis of variance (one-way ANOVA), and two-way analysis of variance (two-way ANOVA). Statistical significance was determined with a .05 confidence level.

### Multiple Analysis of Variance

Before proceeding with the hypotheses testing, a MANOVA was performed on each of the four garments investigated to ensure that subjects' scores on the six individual statements were a function of the type of description they were exposed to and whether or not they were exposed to the Norm Thompson cover page. Such analysis investigated if any of the rating scores on the six statements for each garment varied according to the type of description that subjects were exposed to and whether or not subjects were exposed to a Norm Thompson catalog cover page.

### One-Way Analysis of Variance

Four hypotheses were tested with one-way ANOVAs:  $H_1$ ,  $H_2$ ,  $H_3$ , and  $H_4$ . In all four hypotheses, the independent variable was the type of description, original versus altered, that the subjects were exposed to.

The dependent variable in  $H_1$  was the subjects' mean score of perceived ability to evaluate the pant's fabric and fiber content. The dependent variable in  $H_2$  was the subjects' mean score of perceived ability to evaluate the jacket's sizing and fit. The dependent variable in  $H_3$  was the subjects' mean score of perceived ability to evaluate the blouse's fabric and fiber content. The dependent variable in  $H_4$  was the subjects' mean score of perceived ability to evaluate the turtleneck's sizing and fit. The one-way ANOVA tested the significance of the difference in

the dependent variable when subjects were exposed to the original versus the altered garment description.

### Two-Way Analysis of Variance

Four hypotheses were tested with two-way ANOVAs:  $H_5$ ,  $H_6$ ,  $H_7$ , and  $H_8$ . Two-way ANOVAs were used because the effect of two independent variables and their interaction was investigated: the type of description, original versus altered description, that the subject was exposed to and whether or not the subject was exposed to the Norm Thompson catalog cover page.

The dependent variable in  $H_5$  was the subjects' mean score of perceived risk regarding the purchase of the pants. The dependent variable in  $H_6$  was the subjects' mean score of perceived risk regarding the purchase of the jacket. The dependent variable in  $H_7$  was the subjects' mean score of perceived risk regarding the purchase of the blouse. The dependent variable in  $H_8$  was the subjects' mean score of perceived risk regarding the purchase of the turtleneck.

The two-way ANOVA tested the significance of the difference in a dependent variable when subjects were exposed to the original versus altered garment description. It also tested the significance of the difference in a dependent variable when subjects were exposed to a Norm Thompson catalog cover page versus no catalog cover page. It also tested for difference caused by the interaction of both the subjects' exposure to original versus altered

descriptions and the subjects' exposure to a Norm Thompson catalog cover page versus no cover page.

### Demographic Analysis

The demographic data collected in the questionnaire were compiled and used to compare the sample in the focus group phase of the study with the sample in the experiment phase of the study. The average age of the subjects was reported as an average with a standard deviation. Ethnicity of the subjects was expressed in percentages. The highest educational degree obtained by the subjects was expressed in percentages. The subjects' combined annual household income was expressed in percentages. The number of catalog apparel purchases made by the subjects in the last twelve months was expressed as an average with a standard deviation.

## Results

### Sample Description

Of the 126 females selected for the sample, 87 responded, yielding a response rate of 69.05%. Format 1 respondents totaled 24. Format 2 respondents totaled 20. Format 3 respondents totaled 19. Format 4 respondents totaled 24. Of the 82 respondents who reported their age on their last birthday, the average age was 52.83 years, with a standard deviation of 17.66. All 79 respondents who reported their ethnicity were Caucasian. A bachelor's degree was the highest educational degree obtained by the

majority (78.0%) of the 82 participants who reported their highest degree. The majority (52.9%) of the 68 participants that reported their income had an annual household income equal to or greater than \$60,000.00. The average number of catalog apparel items purchased in the last twelve months by the 81 participants who reported a number was 5.12 purchases with a standard deviation of 8.00. See Table 2.

### Findings

The first objective of the experiment was to determine if a sample of female consumers' perceived ability to evaluate specific characteristics of a garment, such as fabric and fiber content or sizing and fit, was a function of the type of written description to which they were exposed. The two types of descriptions in the study contained either the original, unclear information or the altered, clarified information. The second objective was to determine if a sample of female consumers' perceived risk regarding the purchase of the catalog apparel items under investigation was a function of the type of description to which they were exposed and whether or not they were exposed to a Norm Thompson catalog cover page.

### Reliability Test

The Chronbach's coefficient alpha supports that the instrument is internally consistent,  $\alpha = 0.903$ .

Table 2

Demographic Characteristics of Experiment Subjects

<u>Characteristic</u>	<u>N Obs.</u>	
Ethnicity (%)	79	
Caucasian		100%
Highest educational degree (%)	82	
High school diploma		7.3%
Associates degree		1.2%
Bachelors degree		78.0%
Masters degree		13.4%
Doctoral degree		0.0%
Annual household income (%)	68	
Under \$20,000		2.9%
\$20,000-\$39,999		22.1%
\$40,000-\$59,999		22.1%
\$60,000-\$79,999		17.6%
\$80,000-\$99,999		13.2%
\$100,000 and over		22.1%
Age	82	
Average		52.83
Standard deviation		17.77
Number of apparel purchases via catalog in last 12 months	81	
Average		5.12
Standard deviation		8.00

### Preliminary Data Analysis

Before testing the hypotheses, a multiple analysis of variance test was performed to determine that subjects' ratings of the six statements, each on a five-point scale, about the garments under investigations was related to the type of description to which they were exposed and whether or not they were exposed to a Norm Thompson catalog cover page.

#### Pants.

The two independent variables were the type of pant description that subjects were exposed to and whether or not subjects were exposed to a Norm Thompson catalog cover page. The dependent variables were the subjects' scores on each of the six statements pertaining to the pants. The type of pant description did not have a significant effect on subjects' scores on any of the statements,  $F(6,75) = 1.30$ ,  $p = 0.267$ . Cover exposure did not have a significant effect on subjects' scores on any of the statements,  $F(6,75) = 1.04$ ,  $p = 0.406$ .

#### Jacket.

The two independent variables were the type of jacket description that subjects were exposed to and whether or not subjects were exposed to a Norm Thompson catalog cover page. The dependent variables were the subjects' scores on each of the six statements pertaining to the jacket. The type of

jacket description did not have a significant effect on subjects' scores on any of the statements,  $F(6,78) = 1.05$ ,  $p = 0.399$ . Cover exposure had a suggestive effect on subjects' scores on the statements,  $F(6,78) = 1.96$ ,  $p = 0.081$ .

#### Blouse.

The two independent variables were the type of blouse description that subjects were exposed to and whether or not subjects were exposed to a Norm Thompson catalog cover page. The dependent variables were the subjects' scores on each of the six statements pertaining to the blouse. Scores were significantly greater for subjects exposed to altered descriptions,  $F(6,76) = 3.42$ ,  $p = 0.005$ . Cover exposure did not have a significant effect on subjects' scores on any of the statements,  $F(6,76) = 0.62$ ,  $p = 0.712$ .

#### Turtleneck.

The two independent variables were the type of turtleneck description that subjects were exposed to and whether or not subjects were exposed to a Norm Thompson catalog cover page. The dependent variables were the subjects' scores on each of the six statements pertaining to the turtleneck. The type of turtleneck description did not have a significant effect on subjects' scores on any of the statements,  $F(6,77) = 0.99$ ,  $p = 0.439$ . Cover exposure did

not have a significant effect on subjects' scores on any of the statements,  $F(6,77) = 1.51$ ,  $p = 0.187$ .

#### Perceived Ability to Evaluate

Hypotheses 1, 2, 3, and 4 addressed the subjects' perceived ability to evaluate specific characteristics of the garments under investigation. Subjects received a perceived ability to evaluate score based upon their rating of a related statement on a five-point scale. One-way analysis of variance was used to analyze the data.

##### Pants.

Hypothesis 1, subjects' perceived ability to evaluate the pant's fabric and fiber content will vary as a function of the type of pant description they are exposed to, with perceived ability to evaluate the fabric and fiber content greater for subjects exposed to the altered description, was supported. The mean score of subjects exposed to the altered pant description was 0.55 greater than the mean score of subjects exposed to the original pant description. The difference was significant,  $F(1,85) = 5.51$ ,  $p = 0.021$ . See Table 3.

##### Jacket.

Hypothesis 2, subjects' perceived ability to evaluate the jacket's sizing and fit will vary as a function of the type of jacket description they are exposed to, with perceived ability to evaluate the sizing and fit greater for

subjects exposed to the altered description, was not supported. The difference between the mean score of subjects exposed to the altered jacket description and the mean score of subjects exposed to the original jacket description was not significant,  $F(1,85) = 1.95$ ,  $p = 0.166$ . See Table 4.

#### Blouse.

Hypothesis 3, subjects' perceived ability to evaluate the blouse's fabric and fiber content will vary as a function of the type of blouse description they are exposed to, with perceived ability to evaluate the fabric and fiber content greater for subjects exposed to the altered descriptions, was supported. The mean score of subjects exposed to the altered blouse description was 0.72 greater than the mean score of subjects exposed to the original blouse description. The difference was significant,  $F(1,84) = 8.80$ ,  $p = 0.004$ . See Table 5.

#### Turtleneck.

Hypothesis 4, subjects' perceived ability to evaluate the turtleneck's sizing and fit will vary as a function of the type of turtleneck description they are exposed to, with perceived ability to evaluate the sizing and fit greater for subjects exposed to the altered descriptions, was not supported. The difference between the mean score of subjects exposed to the altered description and the mean

Table 3

One-Way Analysis of Variance for Fabric and Fiber Content  
Evaluation Score, Pants

Source	d.f. <sup>b</sup>	Sum of Squares	Mean Squares	F	p
Between Groups	1	6.520	6.520	5.51	0.021
Within Groups	85	100.537	1.183		

Mean Fabric and Fiber Content Evaluation Scores for  
Original and Altered Descriptions

Description	N	Mean	standard deviation
Original	44	3.55	1.13
Altered	43	4.09	1.04

Note.

<sup>b</sup>d.f. stands for degrees of freedom

Table 4

One-Way Analysis of Variance for Sizing and Fit Evaluation  
Score, Jacket

Source	d.f.	Sum of Squares	Mean Squares	F	p
Between Groups	1	2.817	2.817	1.95	0.166
Within Groups	85	122.838	1.445		

Table 5

One-Way Analysis of Variance for Fabric and Fiber Content  
Evaluation Score, Blouse

Source	d.f.	Sum of Squares	Mean Squares	F	p
Between Groups	1	11.174	11.174	8.80	0.004
Within Groups	84	106.651	1.270		

Mean Fabric and Fiber Content Evaluation Scores for  
Original and Altered Descriptions

Description	N	Mean	standard deviation
Original	43	3.28	0.19
Altered	43	4.00	1.16

Table 6

One-Way Analysis of Variance for Sizing and Fit Evaluation  
Score, Turtleneck

Source	d.f.	Sum of Squares	Mean Squares	F	p
Between Groups	1	0.262	0.262	0.21	0.647
Within Groups	84	103.831	1.236		

score of subjects exposed to the original description was not significant,  $F(1,84) = 0.21$ ,  $p = 0.647$ . See Table 6.

### Perceived Risk

Hypothesis 5, 6, 7, and 8 addressed the degree of perceived risk subjects associated with the purchase of the pants. Subjects were assigned a perceived risk score based upon their rating of six statements, each on a five point scale, that corresponded to the garment under investigation. The data were analyzed using a two-way analysis of variance.

#### Pants.

Hypothesis 5a, the degree of perceived risk subjects associate with the purchase of the pants will vary as a function of the type of pant description they are exposed to, with perceived risk less for subjects exposed to the altered description, was not supported,  $F(1,83) = 0.89$ ,  $p = 0.348$ .

Hypothesis 5b, the degree of perceived risk subjects associate with the purchase of the pants will vary as a function of whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered description, was not supported,  $F(1,83) = 0.00$ ,  $p = 0.998$ .

Hypothesis 5c, the degree of perceived risk subjects associate with the purchase of the pants will vary as a function of the interaction between the type of pant

description they are exposed to and whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered description, was not supported,  $F(1,83) = 1.57$ ,  $p = 0.220$ . See Table 7.

#### Jacket.

Hypothesis 6a, the degree of perceived risk subjects associate with the purchase of the jacket will vary as a function of the type of jacket description they are exposed to, with perceived risk less for subjects exposed to the altered description, was not supported,  $F(1,83) = 0.27$ ,  $p = 0.607$ .

Hypothesis 6b, the degree of perceived risk subjects associate with the purchase of the jacket will vary as a function of whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered description, was not supported,  $F(1,83) = 0.01$ ,  $p = 0.912$ .

Hypothesis 6c, the degree of perceived risk subjects associate with the purchase of the jacket will vary as a function of the interaction between the type of jacket description they are exposed to and whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered description, was not supported,  $F(1,83) = 0.02$ ,  $p = 0.878$ . See Table 8.

### Blouse.

Hypothesis 7a, the degree of perceived risk subjects associate with the purchase of the blouse will vary as a function of the type of blouse description they are exposed to, with perceived risk less for subjects exposed to the altered description, was not supported,  $F(1,82) = 0.01$ ,  $p = 0.932$ .

Hypothesis 7b, the degree of perceived risk subjects associate with the purchase of the blouse will vary as a function of whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered descriptions, was not supported,  $F(1,82) = 0.18$ ,  $p = 0.671$ .

Hypothesis 7c, the degree of perceived risk subjects associate with the purchase of the blouse will vary as a function of the interaction between the type of blouse description they are exposed to and whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered descriptions, was not supported,  $F(1,82) = 0.29$ ,  $p = 0.592$ . See Table 9.

### Turtleneck.

Hypothesis 8a, the degree of perceived risk subjects associate with the purchase of the turtleneck will vary as a function of the type of turtleneck description they are exposed to, with perceived risk less for subjects exposed to

the altered descriptions, was not supported,  $F(1,82) = 1.02$ ,  $p = 0.315$ .

Hypothesis 8b, the degree of perceived risk subjects associate with the purchase of the turtleneck will vary as a function of whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered descriptions, was not supported,  $F(1,82) = 1.06$ ,  $p = 0.307$ .

Hypothesis 8c, the degree of perceived risk subjects associate with the purchase of the turtleneck will vary as a function of the interaction between the type of turtleneck description they are exposed to and whether or not they are exposed to the Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered descriptions, was not supported,  $F(1,82) = 0.00$ ,  $p = 0.994$ . See Table 10.

Table 7

Two-Way Analysis of Variance for Perceived Risk Score, Pants

Source	d.f.	Sum of Squares	Mean Squares	F	p
Between Groups	3	59.377	19.792	0.81	0.494
Description	1	21.839	21.839	0.89	0.348
Cover	1	0.000	0.000	0.00	0.998
Interaction	1	37.538	37.538	1.53	0.220
Within Groups	83	2035.726	24.527		

Table 8

Two-Way Analysis of Variance for Perceived Risk Score,  
Jacket

Source	d.f.	Sum of Squares	Mean Squares	F	p
Between Groups	3	6.769	2.256	0.10	0.960
Description	1	5.966	5.966	0.27	0.607
Cover	1	0.274	0.274	0.01	0.912
Interaction	1	0.529	0.529	0.02	0.878
Within Groups	83	1868.851	22.434		

Table 9

Two-Way Analysis of Variance for Perceived Risk Score, Blous

Source	d.f.	Sum of Squares	Mean Squares	F	p
Between Groups	3	12.195	4.045	0.16	0.923
Description	1	0.186	0.186	0.01	0.932
Cover	1	4.629	4.629	0.18	0.671
Interaction	1	7.380	7.380	0.29	0.592
Within Groups	82	2084.642	25.422		

Table 10

Two-Way Analysis of Variance for Perceived Risk Score,  
Turtleneck

Source	d.f.	Sum of Squares	Mean Squares	F	p
Between Groups	3	48.214	16.071	0.69	0.559
Description	1	23.730	23.730	1.02	0.315
Cover	1	24.482	24.482	1.06	0.307
Interaction	1	0.001	0.001	0.00	0.994
Within Groups	82	1902.217	23.198		

## CHAPTER 5

### DISCUSSION AND CONCLUSIONS

#### Discussion

The purpose of the study was to investigate ways that the content of a Norm Thompson catalog's apparel descriptions could be manipulated to increase the perceived ability to evaluate catalog apparel and to decrease the degree of purchase-related risk perceived by a sample of women in Oregon. The present study examined ways to effectively present information within catalog apparel descriptions in order to decrease the uncertainty surrounding catalog apparel purchases; therefore, the study adds to past research regarding information needs of catalog apparel shoppers. Focus groups and an experiment were conducted to meet the four objectives addressed in the study.

#### Focus Groups

The first two objectives were addressed in the focus groups phase of the study. Three focus group sessions were conducted. A total of seventeen focus group participants representative of Norm Thompson's target market were recruited through two women's service organizations. The first objective of the study was to identify the information within apparel descriptions from Norm Thompson's "Autumn Classics 1995" catalog that was important to a sample of

female consumers when making a catalog apparel purchase decision. Focus group participants evaluated four apparel descriptions within a simulated catalog: a pant description, a jacket description, a blouse description, and a turtleneck description. The discussions generated in the focus groups were categorized and themes regarding the product information needs of the participants emerged. Participants indicated that the information important to them included garment sizing and fit, color, fabric and fiber content, style and detail, laundering instructions, and country of origin. Furthermore, company-specific information, such as the catalog retailer's name, ordering procedures, and return policy, was important to the participants.

The themes that emerged in the focus groups reinforce past research findings. The information required by the focus group participants was similar to the evaluative criteria used by in-store shoppers in Eckman et al.'s (1990) study: garment color, styling, fabric, fit, and appearance. Similarly, Seitz (1988) found that catalog shoppers used price, garment care, fabric, color, and style information to evaluate apparel within catalogs. Furthermore, Davis (1987) found that information regarding a blouse's style, price, fabric, fit, and store where available was used by consumers to evaluate its quality.

The second objective of the study was to identify what important information within Norm Thompson's catalog was unclear to the sample of female consumers and to learn how such information could be clarified. From the discussion generated in the focus groups, it was evident that many participants perceived some degree of risk regarding the purchase of the four apparel items investigated. Participants indicated ways that the descriptions could be changed in order to decrease the uncertainty surrounding the outcomes of their purchases. The findings reinforce two types of risk McCorkle (1990) identified with catalog shopping: performance risk and source risk.

The performance risk perceived by participants was in terms of the uncertainty surrounding the garments' sizing and fit, fabric and fiber content, and style and detail. First of all, they felt that the sizing and fit information provided in the descriptions was not adequate. Such uncertainty could be reduced if more detailed garment measurements were provided in conjunction with the size designations.

They also felt that the fabric and fiber content information was inadequate. They requested that the descriptions include actual percentages of the fibers present in the fabric. Furthermore, they had difficulty in judging the thickness and hand of the fabric; participants

requested that a fabric weight designation or a fabric swatch be provided in the description.

Participants indicated that the style and details of the garments were not adequately displayed in the catalog. They expressed interest in viewing the front and back of the entire garment displayed in a simple, straight-forward manner. Furthermore, they wanted to see close-up views of the stitching around hems, as well as any embroidery work.

In addition to performance risk, focus group participants discussed issues that were related to source risk. In support of Roselius' (1971) findings, they relied on brand image and/or their prior experience with the brand in question to reduce the risk they associated with catalog purchases. Several participants stated that garment color information was difficult to extract from a catalog description; therefore, they often relied on past experiences with catalog retailers to judge the probability that the garments' actual colors would correspond to the colors pictured in the catalog descriptions. Furthermore, the catalog retailers' ordering procedures and return policies were important to the participants. They felt most comfortable ordering from a catalog retailer that provided good customer service at the ordering stage and provided liberal return policies in which the retailers would pay for the return postage. In general, participants associated the

name "Norm Thompson" with quality apparel and thought it was an excellent company to deal with.

### Experiment

Based upon the suggestions of the participants in the focus groups phase of the study, the researcher altered the garment descriptions to better communicate the information designated as important to the participants. The pant and blouse descriptions were altered to include more specific fabric and fiber content information; the actual percentages of the fibers in both garments' fabrics were added. The jacket description was altered to include more specific sizing and fit information; the length of the jacket from the shoulder to the bottom hem was added. The turtleneck description was altered to include more specific sizing and fit information; the specification that the turtleneck was "pre-shrunk" was added.

The experiment was a between subjects, repeated measures design with two independent variables: the type of description, original or altered, that subjects were exposed to and whether or not subjects were exposed to a Norm Thompson catalog cover page. Four different catalog formats resulted. Women from a sorority alumnae mailing list were randomly assigned to the four treatment groups. The age and income of the experiment respondents was similar to the focus group participants. All four catalog formats were accompanied by a rating scale that measured subjects'

perceived ability to evaluate specific garment characteristics, such as garment fabric and fiber content and garment sizing and fit, and the degree of risk subjects associated with the purchase of each of the four garments described within the simulated catalog. A limitation of the study is the fact that the order in which the four apparel items were presented in the questionnaire was not randomly assigned between subjects. Subjects' responses on the perceived risk rating scale for one garment may have been affected by their responses on the perceived risk rating scale of the other garments within the simulated catalog.

The third and fourth objectives of the study were addressed in the experiment phase of the study. The third objective was to determine if a sample of female consumers' perceived ability to evaluate specific characteristics of a garment, such as fabric and fiber content or sizing and fit, was a function of the type of written description to which they were exposed. Two of the four hypotheses pertaining to this objective were supported. As hypothesized, subjects who were exposed to the altered pant and the altered blouse descriptions containing the actual fiber content percentages perceived greater ability to evaluate the fabric and fiber content of the pants and the blouse. However, contrary to what was hypothesized, subjects exposed to the altered jacket description that included a length measurement and the altered turtleneck description that specified "pre-

shrunk" did not perceive greater ability to evaluate the sizing and fit of the jacket and turtleneck.

The fourth objective was to determine if a sample of female consumers' perceived risk regarding the purchase of the catalog apparel items under investigation was a function of the type of description to which they were exposed and whether or not they were exposed to a Norm Thompson catalog cover page, with perceived risk less for subjects exposed to the altered descriptions and less for subjects exposed to the Norm Thompson catalog cover page. None of the four hypotheses pertaining to the fourth objective were supported. Subjects exposed to the altered pant, jacket, blouse, and turtleneck descriptions did not perceive a smaller degree of risk than subjects exposed to the original descriptions. Furthermore, subjects exposed to the Norm Thompson catalog cover page did not perceive a smaller degree of risk than subjects not exposed to the Norm Thompson catalog cover page.

Results from the experiment support some of the qualitative data from the focus groups. The focus group participants stated that, to better evaluate the fabric and fiber content of the garments, they would like actual fiber content percentages. Subjects in the experiment perceived greater ability to evaluate the fabric and fiber content of the pants and blouse when fiber content percentages were provided.

Much of the qualitative data collected in the focus groups, however, were not supported by the results of the experiment. Although focus group participants stated that they would like to know the length of the jacket and whether or not the turtleneck was pre-shrunk in order to better judge the garments' sizing and fit, subjects from the experiment did not perceive greater ability to evaluate the sizing and fit of the jacket and turtleneck when provided with such information. Because the researcher used personal judgement in wording and positioning the additional sizing and fit information within the altered descriptions, it is possible that information was not effectively communicated. Furthermore, changes in the altered descriptions' sizing and fit information may not have been drastic enough to provide subjects with sufficient sizing and fit information they require to comfortably evaluate a garment.

The altered descriptions contained the information important to the focus group participants that was absent in the original descriptions; therefore, it was hypothesized that subjects exposed to the altered descriptions would perceive less purchase-related risk than subjects exposed to the original descriptions. Surprisingly, although subjects exposed to the altered pant and blouse descriptions perceived greater ability to evaluate the fabric and fiber content than subjects exposed to the original description, the degree of purchase-related risk perceived by subjects

exposed to the altered pant and blouse descriptions was not less than the degree of purchase-related risk perceived by subjects exposed to the original descriptions. This may be attributed to the fact that a subject's perceived ability to evaluate fabric and fiber content score was based upon the rating of one statement, whereas a subject's perceived risk score was a sum of the ratings of six statements. Possibly, when the six statements were summed, the potency of the response to the statement about the fabric and fiber content was diluted to the extent that it did not affect the subject's overall perceived risk score.

Because perceived ability to evaluate the sizing and fit of the jacket and turtleneck was not greater for subjects exposed to the altered jacket and turtleneck descriptions, it is not surprising that the degree of perceived risk regarding the purchase of the jacket and turtleneck was not less for subjects exposed to the altered descriptions. Furthermore, regardless of the type of description that subjects were exposed to, original versus altered, subjects perceived significantly less ability to evaluate the sizing and fit of the garments than to evaluate the fabric and fiber content, color, and style and detail of the garments ( $p\text{-value} = .0001$ ). Cox and Rich (1964) found that garments for which style and fit were important were rated high for perceived risk by in-home shoppers. It may be that perceived risk can not be altered with respect to

issues of sizing and fit unless the subject can actually try on the garment.

Whether or not subjects were exposed to the Norm Thompson catalog cover page did not have a significant effect on subjects' perceived risk scores. Such results of the present study contrast with Roselius' (1971) findings that positive brand image can reduce the risks associated with catalog purchases. Results from Martin's (1971-1972) study also suggest that brand name information is important to consumers when evaluating apparel before making a purchase decision. Furthermore, results from Davis' (1987) study support that consumers use information about where the garment is sold to evaluate garment quality.

The results regarding subjects' exposure to the Norm Thompson catalog cover page are surprising not only because they contradict past research, but also because the focus group participants expressed that Norm Thompson symbolized quality and good service. Furthermore, some subjects from the experiment who were exposed to the Norm Thompson cover page wrote an unsolicited note on the questionnaire stating that Norm Thompson denoted quality. On average, in the last twelve months, focus groups participants purchased nine more apparel items than subjects in the experiment; possibly, focus group participants were more familiar with the name "Norm Thompson" and were more likely to perceive it as a reputable catalog retailer. In the MANOVA test, cover did

have a suggestive ( $p$ -value = 0.081) effect on subjects' scores on one of the statements pertaining to the jacket. However, such an effect was not significant when two-way ANOVAs were used to test the related hypotheses.

### Conclusions

Two different methods, focus groups and an experimental design, were used to investigate ways in which the content of catalog descriptions could be manipulated to increase the perceived ability to evaluate catalog apparel and to decrease the degree of purchase-related risk perceived by female consumers. In both the focus group and experiment, it was apparent that garment descriptions that contain the actual fiber content percentages of a garment's fabric may help to increase consumers' perceived ability to evaluate a garment's fabric and fiber content. From the data collected in the focus groups, it is also apparent that additional information, such as garment color, sizing and fit, style and detail, and brand name are very important to consumers during the evaluation stage in Engel et al.'s (1995) model of the consumer purchase decision-making process. Such a conclusion drawn from the focus group phase of the present study reinforces the findings of past researchers.

Many of the results from the experiment phase of the present study, however, do not reinforce findings from the focus groups phase and findings of past researchers. The experiment's results do not support that brand name and

detailed sizing and fit information are important to consumers when evaluating apparel in order to decrease the degree of risk they perceive regarding purchase.

It may be that the perceived risk rating scale used in the experiment of the present study was not valid. The instrument was adapted from a perceived risk rating scale used by Deering and Jacoby (1972); however, Deering and Jacoby used the scale to compare perceived risk across general product categories rather than apparel. For the purpose of the present study, the statements that were rated by subjects in the experiment phase were altered by the researcher to apply specifically to apparel. It is recommended that, before again using the perceived risk rating scale from the present study, it should be pre-tested. A way to pre-test the instrument may involve a sample with the first half of the subjects rating an apparel item determined to be low-risk and the second half of the subjects rating an apparel item determined to be high-risk. Rating on the low-risk and high-risk apparel items could be compared to determine the scale's validity.

An experimental design may not be a sufficient way to extract information regarding the kinds of information consumers use in catalog apparel descriptions. There may be a number of confounding variables influencing consumers' perceived risk that may go unnoticed by a researcher and not addressed in an experiment. In the present study, the

researcher may have neglected to weight or to include important garment-related statements that might better measure the degree of consumers' perceived risk regarding the purchase of catalog apparel. Furthermore, the types of risk consumers associate with the purchase of catalog apparel may be complex and vary from one garment description to the next. Through focus groups, a researcher can better get at such qualitative garment-specific information.

Based upon the data collected in the focus groups phase of the study, some recommendations are in order for catalog retailers of women's apparel. Catalog retailers should include the actual fiber content percentages within descriptions. They should also include detailed garment measurements that correspond to the different sizes listed within the description. Garments should be visually displayed in a simple, straight-forward manner so consumers can adequately evaluate the garments' overall appearance and style. Furthermore, descriptions should include close-up pictures that display details such as stitching around the cuff and neck and any embroidery work. The results from the present study may be valuable to catalog retailers and future researchers.

The qualitative data collected in the focus group phase of the study suggest that in the future, researchers should investigate effective ways to present garment information within catalog apparel descriptions, such as garment fabric

and fiber content, sizing and fit, style and detail, and color. For example, there is a need to identify ways to better communicate the thickness and hand of the fabric. Furthermore, attention should focus on identifying the specific garment measurements most important to consumers when evaluating garment sizing and fit.

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**APPENDICES**

## APPENDIX 1

## NORM THOMPSON PERMISSION LETTER

Brigette Gaal  
c/o Oregon State University  
Dept. of Apparel, Interiors, Housing & Merchandising  
Corvallis, OR 97331

Dear Brigitte,

I've enclosed 18 of Norm Thompson's most recent catalog per your request. We have no specific products that we would like you to include in your study, but would suggest possibly focusing on a few more women's items than men's. It might also be helpful if possible to include one or two footwear items. Thanks for your interest. We look forward to seeing the results.

Redacted for privacy

✓  
John Snyder  
Director, Creative Services  
Norm Thompson  
P.O. Box 3999  
Portland, OR 97208  
(503) 614-4512

APPENDIX 2

OREGON STATE UNIVERSITY INSTITUTIONAL REVIEW BOARD

FOR THE PROTECTION OF HUMAN SUBJECTS

CONFIRMATION LETTERS

## INSTITUTIONAL REVIEW BOARD FOR THE PROTECTION OF HUMAN SUBJECTS



OREGON STATE UNIVERSITY

## Report of Review

TITLE: Apparel descriptions in catalogs and perceived risk associated with catalog purchases

PRINCIPAL INVESTIGATOR: Leslie Davis Burns, AIHM

STUDENT: Brigitte Gaal

COMMITTEE DECISION: Approved

## COMMENTS:

1. The informed consent form obtained from each subject should be retained in program/project's files for three years beyond the end date of the project.
2. Any proposed change to the protocol or informed consent form that is not included in the approved application must be submitted to the IRB for review and must be approved by the committee before it can be implemented.

Redacted for privacy

Warren N. Suzuki, Chair  
Committee for the Protection of Human Subjects  
(Education, 7-6393, [suzukiw@ccmail.orst.edu](mailto:suzukiw@ccmail.orst.edu))

Date: December 11, 1995

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DEAN OF RESEARCH



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nunnme@ccmail.orst.edu

April 12, 1996

Principal Investigator:

The following project has been approved for exemption under the guidelines of Oregon State University's Committee for the Protection of Human Subjects and the U.S. Department of Health and Human Services:

Principal Investigator(s): Leslie D. Burns

Student's Name (if any): Brigitte Gaal

Department: AIHM

Source of Funding: ITAA/Burlington Industries

Project Title: Apparel Descriptions in Catalogs and Perceived Risk Associated with Catalog Purchases (Survey)

Comments:

A copy of this information will be provided to the Committee for the Protection of Human Subjects. If questions arise, you may be contacted further

Sincerely,

Redacted for privacy

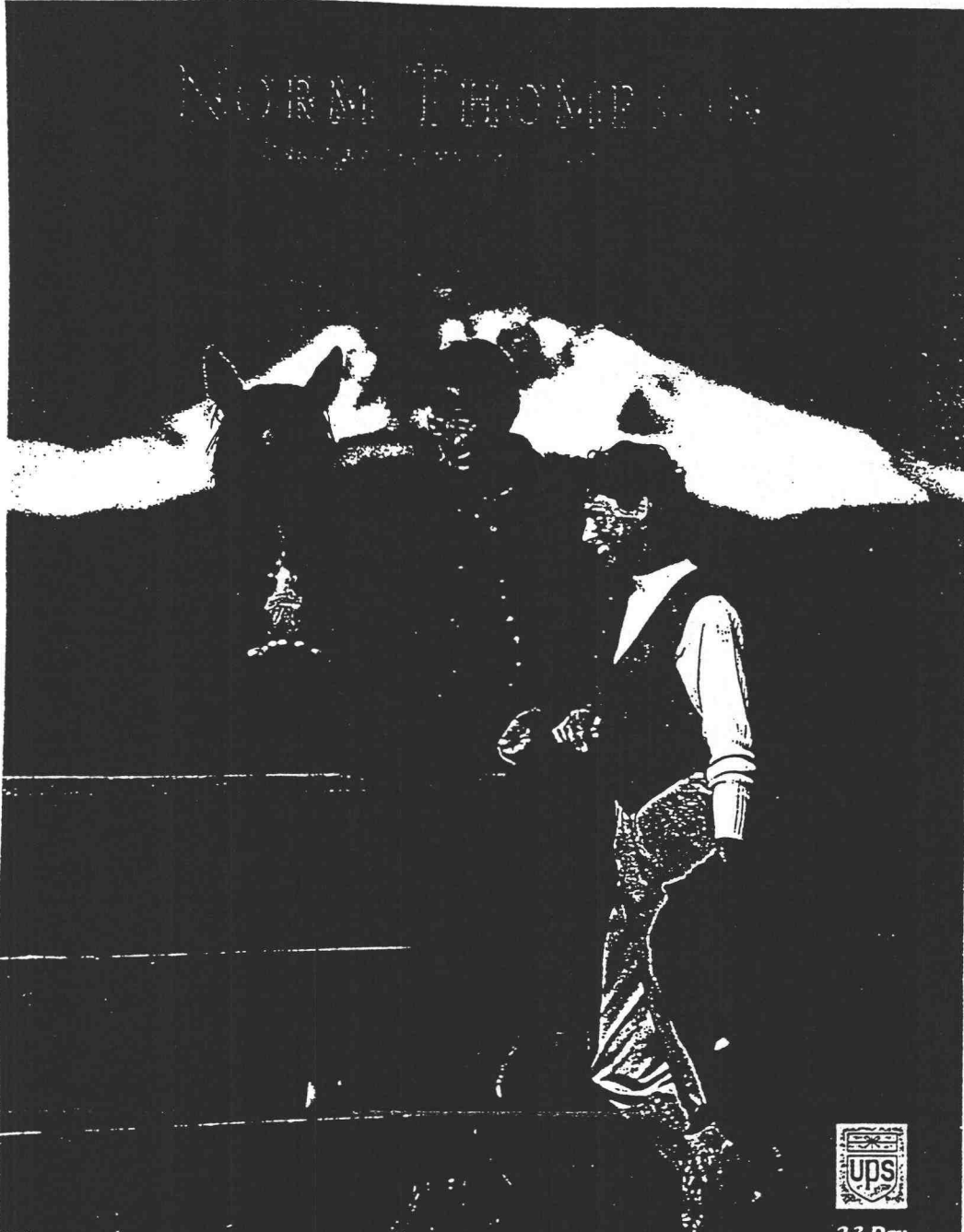
Mary E/Nunn  
Sponsored Programs Officer

cc: CPHS Chair

## APPENDIX 3

## FOCUS GROUP SIMULATED CATALOG

NORM THOMPSON  
*Handgun*



*Autumn Classics 1995*

UPS  
 2-3 Day  
 Delivery on  
 Most Orders


## Autumn Classics, Northwest-style

Life in the Northwest calls for a special breed of classics. We take a creative, unstructured approach to living. And to the clothes we live in. We value comfort over conformity. We expect excellent quality and good design. And above all, we expect our clothes to last. In our fall selection you'll find apparel and footwear that reflect our 47-year Northwest heritage. Deep, warm colors. Cozy, luxurious cashmere and camel hair. Rugged, reliable cottons. Tough twills. Classics designed to offer comfort from the warm days of Indian summer through the chilliest days of autumn.



Every product is backed by our unconditional "You Be the Judge" Guarantee. No fine print. No excuses. If you are disappointed in any item, at any time, return it. We'll gladly exchange it or refund your money.

*Thanks to our improved size selection,  
there's a classic fit for you.*

More pants, skirts and dresses for petite women.  
Just look for this symbol as you browse. 

A greater selection of men's pants in short, regular  
and long rises. Look for these size charts.

**Extra Rise! Extra Sizes!**

Shoes for hard-to-fit feet. Many shoes come in extra  
sizes and more widths than ever.

**EXPANDED SIZE RANGE**

# Freedom Stretch Twill Stirrups

*Just your length—in petite, regular and long sizes.*

Long sizes have  
a 31" inseam.

Regular sizes have  
a 29" inseam.

Petite stirrups have  
a 27" inseam.

P

**Stirrup pants that give you a  
slimming silhouette and a  
moves-with-you fit.**

Cotton twill reinforced with a touch of Lycra®  
spandex affords a flatteningly comfortable fit in  
the perfect pants for your tunic-length sweaters.  
Zip-front with button closure and belt loops.  
Side elastic inserts at waist. Colors: Black or  
khaki. Sizes: 4-14 petite (27" inseam), 4-16  
regular (29" inseam), 6-16 long (31" inseam).  
Made in the USA of imported fabric. Dry clean.

#11575 (Petite): \$54.00

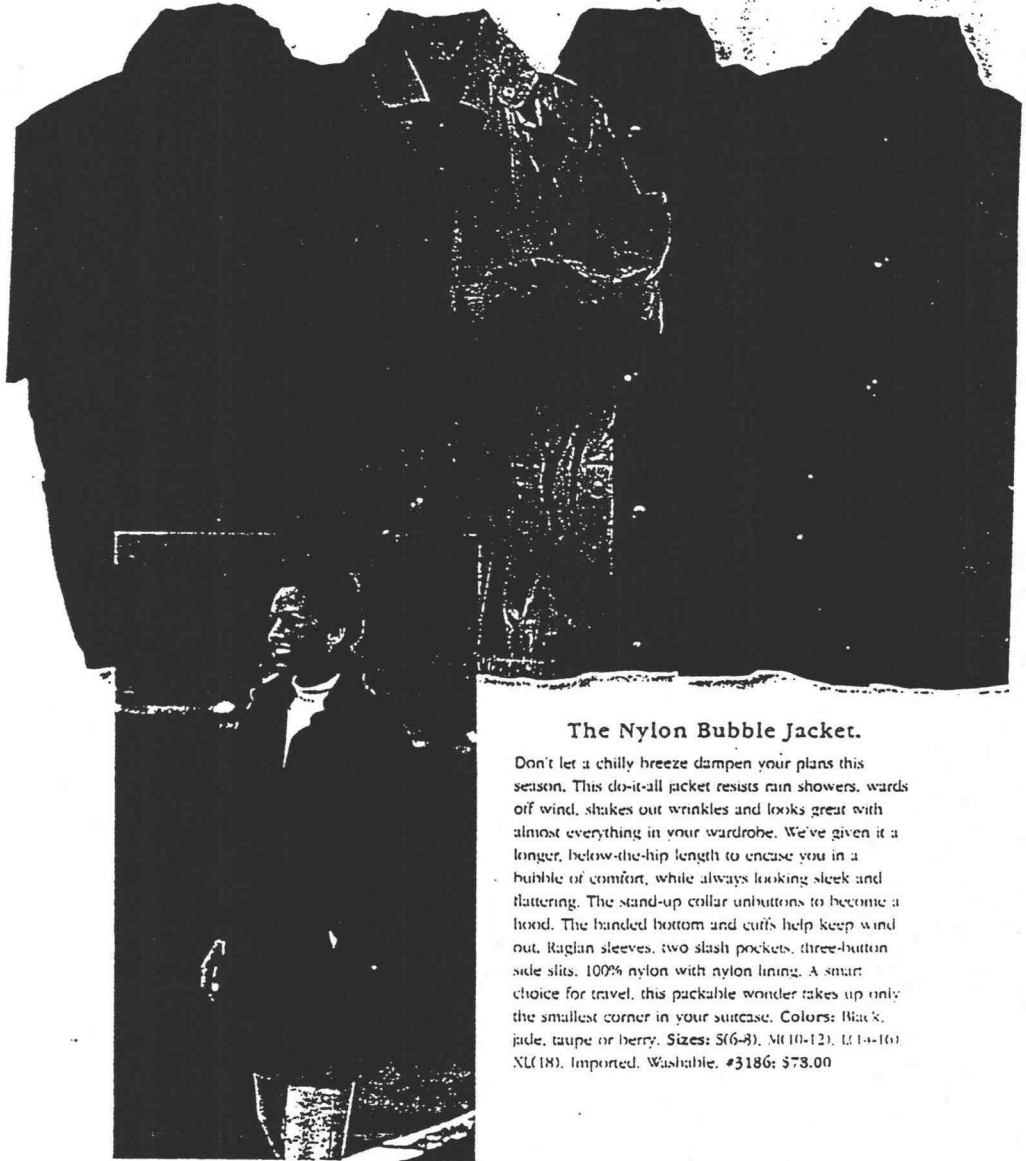
#11574 (Regular): \$54.00

#11576 (Long): \$54.00



*Rush Service is only \$3.50 additional.* 21

*The Nylon Bubble is best for blustery times.*



#### **The Nylon Bubble Jacket.**

Don't let a chilly breeze dampen your plans this season. This do-it-all jacket resists rain showers, wards off wind, shakes out wrinkles and looks great with almost everything in your wardrobe. We've given it a longer, below-the-hip length to encase you in a bubble of comfort, while always looking sleek and flattering. The stand-up collar unbuttons to become a hood. The banded bottom and cuffs help keep wind out. Raglan sleeves, two slash pockets, three-button side slits. 100% nylon with nylon lining. A smart choice for travel, this packable wonder takes up only the smallest corner in your suitcase. Colors: Black, jade, taupe or berry. Sizes: S(6-8), M(10-12), L(14-16), XL(18). Imported. Washable. #3186: \$73.00



Every product is backed by our unconditional You Be the Judge™ Guarantee. No fine print. No excuses. If you are disappointed in any item, at any time, return it. We'll gladly exchange it or refund your money.

ORDER TOLL FREE

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24 HOURS A DAY, 7 DAYS A WEEK

Use the order form to help organize your purchase when you order by phone.

**Customer Service Toll Free 1-800-821-1287;**

If you have any questions about your order, please call our customer service number. You may also call this number to notify us of an address change, or if you have questions about returning or exchanging an item.

**Gift giving is easy when you let us do the work.**

**LET US WRAP IT UP.** Your gift will arrive wrapped in tissue, tucked in a botanical-print box with coordinating band and topped with a card bearing your personalized greeting or message (Happy Birthday! Best Wishes on Your New Life Together! Thank You! Congratulations!). Present it yourself or let us mail it directly to your recipient. It's just an additional \$3.75 per gift.

**GIFT CARDS** with your personalized message or greeting can be created for any package.

**A Gift Certificate—perfect for every occasion.**

A Norm Thompson gift certificate is sent gift boxed and accompanied by a copy of our current catalog. Just specify Product #9973. The amount is not subject to our normal shipping and delivery charges.

**Three easy ways to order:**

**ORDER BY PHONE.** Call Toll-Free 1-800-547-1160.  
**ORDER BY FAX.** Dial Toll-Free 1-800-821-1282.  
**ORDER BY MAIL.** Send your completed order form to P.O. Box 3999, Portland, Oregon 97208-3999.

**Shipping and delivery:**

Our normal shipping is via UPS two-day delivery service. Most in-stock items will leave our warehouse within 2 business days. They will be delivered within 2 to 3 business days of leaving our warehouse. Phone or FAX your order for fastest response. Please provide a street address for UPS delivery. UPS delivery not available to P.O. Box, APO or FPO.

**Rush Service:**

For an additional \$3.50, your order will be given top priority. Orders placed for in-stock items before 2 p.m. ET will be out the door the same day and will be in your hands within 2 business days of leaving our warehouse.

**Overnight Delivery:**

Overnight Delivery is an additional \$14.95. Call before 2 p.m. ET and in-stock items should arrive the next business day. Phone or FAX your order for fastest response. Not available to P.O. Box, APO or FPO.

**International delivery:**

We'll ship almost anywhere outside the U.S. Please call Customer Service 1-800-821-1287 for details.

**Returns and exchanges:**

To exchange or return an item, follow the instructions on the return form on your packing slip. Send packages via UPS or insured Parcel Post to: Norm Thompson Mail Order Returns, 1 Quality Circle, Kearneysville, WV 25429. For questions, call Customer Service 1-800-821-1287.

**Your name and our mailing list:**

**CHANGE OF ADDRESS OR DUPLICATE CATALOGS.** If your catalog is addressed incorrectly, return a recent mailing label showing us the correction. If you've received duplicate copies, please mail us all labels and indicate which is correct. **WE RESPECT YOUR PRIVACY.** Please tell us if you do not want your name passed on to other mail order co.

Order by Toll Free Fax 1-800-821-1282  
(Credit Card charges only.)

 **Norm Thompson**<sup>SM</sup>

P.O. BOX 3099  
PORTLAND OR 97208

DEPT: FC895

CODE: 5G1H276

IF WE HAVE A QUESTION ABOUT YOUR ORDER:

( ) ( )

Daytime phone

Evening phone

( )

FAX

To Place an Order by Phone, Call Toll Free 1-800-547-1160 Twenty-four Hours a Day

**PLEASE SEND ME THE FOLLOWING ITEMS AT THE ADDRESS SHOWN ABOVE**

Page	Qty	Product #	Name of Item	Size/Width	Color	Alternate Color Choice	Price	Gift Box	Total


**ITEMS TO BE SHIPPED TO ANOTHER ADDRESS**

**GIFT MESSAGE:**

Ship To _____ Street _____ Apt. No. _____ City, State, Zip _____ Phone _____ <input type="checkbox"/> Delay Shipment to Arrive Week of _____													
Page	Qty	Product #	Name of Item	Size/Width	Color					Alternate Color Choice	Price	Gift Box	Total

**SHIPPING & DELIVERY SERVICES**

**SUBTOTAL**

 Total Purchase Add up to \$25.00 \$3.95 \$25.01 - \$45.00 \$5.50 \$45.01 - \$80.00 \$7.50 \$80.01 or more \$8.50	<input type="checkbox"/> Rush Service, add \$3.50	<input type="checkbox"/> Overnight Delivery, add \$14.95
	For each additional ship-to address, add \$3.95	
	For each item that is Gift Boxed, add \$3.75	
	West Virginia residents add 6% sales tax to total purchase (including all shipping, delivery and gift box charges)	
	<b>TOTAL</b>	

☐ \$ \_\_\_\_\_  
Check or Money Order



Signature of Cardholder \_\_\_\_\_


Account Number

Expiration Date

# Wardrobe-building blouses.

*Three easy-to-care-for, beautifully detailed choices!*

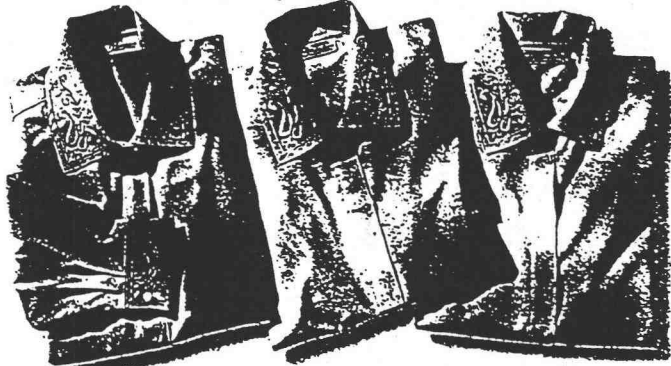
## Our Norm Thompson Blouse Collection.

You might not expect blouses this pretty or crafted with such detail to be washable—but these are. Wonderful under a cardigan, blazer, jumper, or standing on their own, these three exclusive designs are sure to carry you through every fall occasion—and well into the holidays, too! All of easy-care cotton/polyester that keeps its crisp good looks, wash after wash. Sizes: 6-18. Imported. Machine wash. 

**Perfect Paisley Blouse.** Tone-on-tone paisley embroidery adds a subtle touch to this crisp blouse. Delicate cut-out detailing at the collar and French cuffs and covered placket are finishing touches that say "quality." Square-finish hem. Colors: White, ivory or rose. #20646; \$52.00

**Autumn Floral Blouse.** A bouquet of fall flowers is embroidered on the collar and placket of this feminine blouse. Lustrous faux pearl domed buttons and loop button closures make it party-pretty for special occasions. Square-finish hem. Colors: White, ivory or rose. #20647; \$52.00

**Soutache Swirl Blouse.** Dramatic swirls of matching embroidered soutache give this blouse real impact. Great with denim—and dressier looks, too! Covered placket, shirttail hem. Color: White. #20648; \$54.00



*Perfect Paisley for classic elegance.*



*Floral embroidery for feminine appeal.*



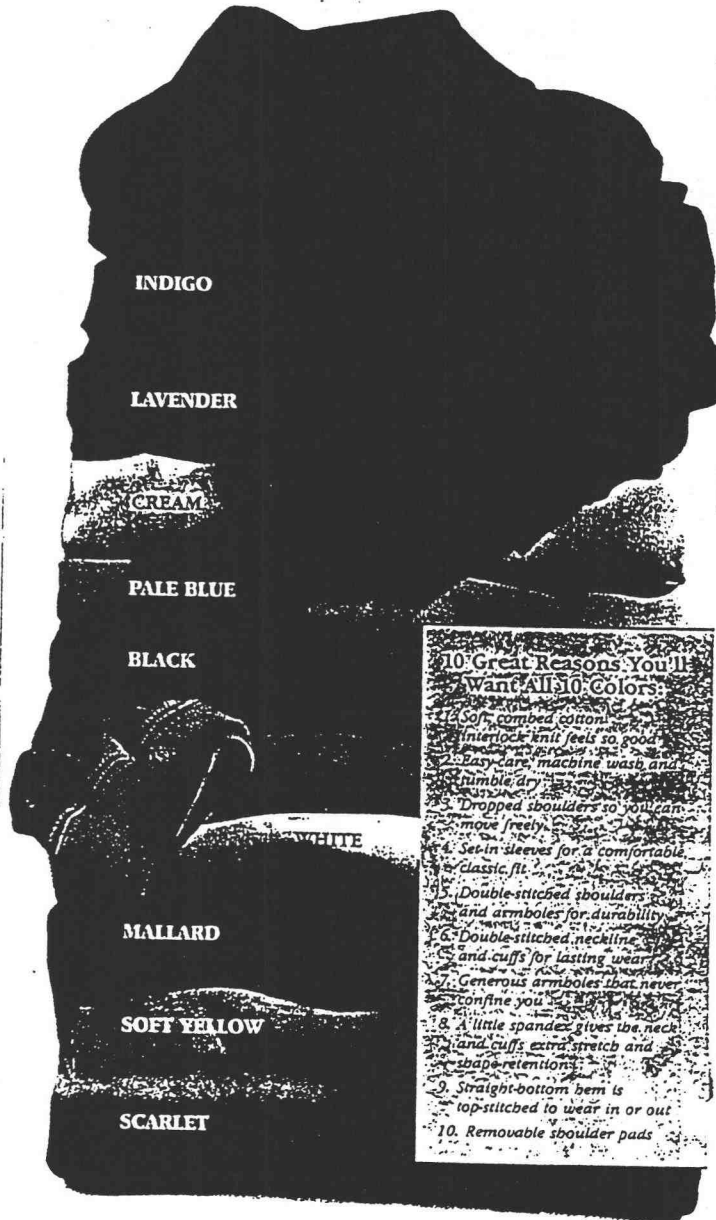
*Soutache embroidery for bold drama.*



*This symbol denotes a Norm Thompson exclusive.*

*Rush Service is only \$3.50 additional.*

We thought our Mock T-neck couldn't get any better. But now it's a perfect 10!



**The Essential Mock  
Turtleneck in  
10 must-have colors.**

Pure cotton interlock knit. A classic, comfortable fit. And now more must-have colors for your collection. Sure, everybody needs a black turtleneck. But who hasn't wanted a mallard green one to complement fall plaids? So go ahead. Choose more than one. And rest assured that you've got a perfect 10. Colors: Indigo, lavender, cream, pale blue, black, rose, white, mallard, soft yellow or scarlet. Sizes: S(6-8), M(10-12), L(14-16), XL(18). Imported. Washable.

#10137: \$28.00

*Rush Service is only  
\$3.50 additional.*

**10 Great Reasons You'll  
Want All 10 Colors:**

1. Soft, combed cotton.
2. Interlock knit feels so good.
3. Easy-care, machine wash and tumble dry.
4. Dropped shoulders so you can move freely.
5. Set-in sleeves for a comfortable classic fit.
6. Double-stitched shoulders and armholes for durability.
7. Double-stitched neckline and cuffs for lasting wear.
8. Generous armholes that never confine you.
9. A little spandex gives the neck and cuffs extra stretch and shape retention.
10. Straight-bottom hem is top-stitched to wear in or out.

APPENDIX 4  
FOCUS GROUP QUESTIONNAIRE

## FOCUS GROUP QUESTIONNAIRE

I'm going to give you a few minutes to look over the catalog as you please.

1. What does the name on the cover of the catalog mean to you?
2. I am going to give you a minute to look over page 1. What does the return policy mean to you?
3. Now, I'd like you to take a minute to look over the order form. How do you feel about the ordering procedure?
4. Based upon what you have seen of the catalog, how do you feel about the customer service?
5. Look over the information provided about the garment on page 2.
  - a. How do you feel about the provided color information?
  - b. How do you feel about the provided sizing information?
  - c. Of the provided information, what is important to you?
  - d. Is there additional information that you would like before making a decision to purchase the garment?
6. Look over the information provided about the garment on page 3.
  - a. How do you feel about the provided color information?
  - b. How do you feel about the provided sizing information?
  - c. Of the provided information, what is important to you?
  - d. Is there additional information that you would like before making a decision to purchase the garment?
7. Look over the information provided about the garment on page 4.
  - a. How do you feel about the provided color information?
  - b. How do you feel about the provided sizing information?
  - c. Of the provided information, what is important to you?
  - d. Is there additional information that you would like before making a decision to purchase the garment?

8. Look over the information provided about the garment on page 5.
  - a. How do you feel about the provided color information?
  - b. How do you feel about the provided sizing information?
  - c. Of the provided information, what is important to you?
  - d. Is there additional information that you would like before making a decision to purchase the garment?

APPENDIX 5  
DEMOGRAPHIC QUESTIONNAIRE

## DEMOGRAPHIC CHARACTERISTICS

The following questions are designed to help us accurately interpret our findings. We would appreciate your answers.

1. How old were you on your last birthday?  
\_\_\_\_\_ YEARS
2. Which best describes your ethnic identity? (optional)  
(circle one number)
  - 1 CAUCASIAN
  - 2 AFRICAN AMERICAN
  - 3 LATINA/CHICANA/HISPANIC AMERICAN
  - 4 ASIAN AMERICAN
  - 5 AMERICAN INDIAN/ALASKAN NATIVE
  - 6 OTHER (please specify)\_\_\_\_\_
3. Which is the highest educational degree which you have obtained? (circle one number)
  - 1 HIGH SCHOOL DIPLOMA
  - 2 ASSOCIATES DEGREE
  - 3 BACHELORS DEGREE
  - 4 MASTERS DEGREE
  - 5 DOCTORAL DEGREE
  - 6 NONE OF THE ABOVE
4. What is your combined annual household income? (circle one number)
  - 1 UNDER \$20,000
  - 2 \$20,000 - \$39,999
  - 3 \$40,000 - \$59,999
  - 4 \$60,000 - \$79,999
  - 5 \$80,000 - \$99,999
  - 6 \$100,000 OR MORE
5. How many apparel items have you purchased (for yourself or others) through a catalog in the last 12 months?  
\_\_\_\_\_ APPAREL ITEMS

## APPENDIX 6

## FOCUS GROUP LETTER OF INFORMED CONSENT

## INFORMATION AND INFORMED CONSENT

TO: Participant in the Norm Thompson Catalog Project

FROM: Brigitte Gaal, Graduate Student  
Oregon State University.

Leslie Davis Burns, Ph.D.  
Oregon State University

An increasing number of apparel retailers are beginning to sell their products through catalogs. Because consumers shopping via catalog are unable to physically inspect and evaluate apparel before purchase, they often associate a greater amount of risk with the purchase of apparel from a catalog as opposed to a store. Therefore, information is needed with regards to how the information within catalog apparel descriptions can be presented in order to decrease the degree of risk consumers associate with catalog purchases.

As a consumer, your help is needed in identifying information within catalog apparel descriptions, as well as the overall layout, that is unclear. Your responses, together with others, will be organized to display significant problem areas in the layout of catalog apparel descriptions. You will be given \$25.00 for your participation. Your participation in this project is voluntary and may refuse to participate or withdraw from the study at any time without penalty or loss of benefits to which you are otherwise entitled.

You will be participating in a focus group. The moderator will present to you a series of questions regarding the information content of designated apparel descriptions. The responses you provide will be both video and audio taped. The video and audio tapes will be used to facilitate the transcription of your responses and will only be available to the two of us for analysis purposes. Your name will not be associated with your responses. The audio and video tapes will be erased after the data has been analyzed.

Thank you for your help. We appreciate your cooperation. Please retain one copy of the provided statement for future reference.

I voluntarily agree to participate in the project described above. I understand that any questions I have about the research study and/or specific procedures should be directed to the following:

Leslie Davis Burns

Dept. of AIHM  
Milam 224  
Oregon State University  
Corvallis, OR 97331

(phone) 503-737-0983

Brigitte Gaal

Dept. of AIHM  
Milam 224  
O.S.U.  
Corvallis, OR 97331

(phone) 503-737-8805

Any other questions that I have should be directed to Mary Nunn, Sponsored Programs Officer, OSU Research Office, (541)-737-0670.

\_\_\_\_\_  
Name (Please print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## APPENDIX 7

## FOCUS GROUP CATEGORIZED DATA

## CATEGORIZED FOCUS GROUP DATA

## Sizing and Fit

General Statements

B2 It has been the wrong size...I have sent it back for that sort of thing.

B3 I have had to send things back because the sleeves are too short.

A5 I probably buy at least half of my clothes through catalogs...and sizes aren't a problem.

B1 I have ordered things for my son and sent them back because they were the wrong size.

C1 The only problem I've had is when I have ordered shoes, with shoes not fitting, so I generally do not order shoes.

A1 I have a friend who has that trouble all of the time. She won't buy from catalogs because of this. Because she has long arms.

C5 I think size is a really difficult thing. Even within the same company, a small in one pair of pants won't be a small in the next. And for that reason, I generally order two sizes. And I just justify it that the mailing back would just be what it would cost me to buy lunch. I especially do that with a company that will sell a regular small and a petite because I am not a true petite, but sometimes small is too big.

C1 Some catalogs have a page in it that includes their sizes and the measurements for the different sizes.

A5 It is important to my husband for the shirts he gets. LL Bean is the only one that gives you the exact arm lengths anymore. Because he has short arms.

A1 Well, the tape for ones when you are measuring, for instance a bra they say measure here and here. I think that it is helpful. But hosiery is usually in a grid and swimming suits. But they are showing you and I think that is essential.

A7 In most good catalogs, on petite sizes will tell you exactly what they mean. How long it is, that's important. Especially if you are short.

B2 And, I called them and asked for measurements. And I almost think for catalog shopping, instead of asking for your measurements, they would actually put the measurements of the garment. You know, it measures so much from the shoulder to the waist. Or if you call them when you order.

B2 Right. But what I have been doing when I order pants over the phone, I ask the person, "What does the waist measure relaxed off of a person? Just what does that waist measure?" And I always get the answer, "Well it will go to...", but what does that measure?

B3 If the garment does not correspond to what they say. If say, size 12 is so many inches from nape to waist, if the garment in question is different than that they should let you know in the copy about the individual thing. This manufacturer's nape to waist measurement is this, or varies, or is an inch shorter than what we generally say they are. Because that does happen some times.

B3 And it is helpful to me if the phone people have some sense of, I mean the printed material they get when they punch in the specific item, it would be useful if they know if that particular item runs big or small. Like clothing sizes are a million different actual measurements, and sometimes there are some different models of different brands of shoes where I can wear a 10 1/2, but not unless I know that one runs that way. It is that kind of information, if the people personing the phones were able to have that on their computer, I would find that a very useful additional thing.

A5 Talbots is nice that way. I went to the one in Portland to try on sizes, although they don't have the selection in the store.

A5 Land's End will hem the pants to the length you want.

A7 You just send the inseam of your favorite pants.

A4 And they (Land's End) do a nice job, too.

#### Pants-Specific Statements

B4 I think it is excellent because they actually give you measurements on the inseam.

A5 And length is nice.

A7 The length.

A6 These sizes, I think, are quite specific.

A5 I like it when they give actual sizes. When they don't give small, medium, like (6-8) (8-10). Because then you are in a quandary as to which way you should go on some of those. Say, you wear a ten, and it is 6-8 and 10-12, well if you get something that maybe is going to really be big, you want to get the small end of that.

B2 Why don't they have the garment measurements. Because that is really what I would like to know. They tell you the inseam, but wouldn't it be nice if they would tell you what the hips actually measure or what the waist actually measures.

C6 Especially the waist.

B3 Actual waist measurement. It varies so much. One person's size twelve is another, well even pattern companies for a garment that is going to be sewn.

A5 Usually, they have another sizing thing in it.

A4 Charts.

#### Jacket-Specific Statements

A4 Well I think the type of jacket it is, that it is very standard. You could go into Nordstrom and look for the same kind of thing and find the same of sizing.

C2 It kind of tells you below the hip.

A5 It shows the length.

A3 And it doesn't have to fit exactly perfect. Unless it is a little too small, but in that case you could go out for a little bit bigger than smaller if you're on the borderline.

C1 In the picture it looks like it to me that it might be a bit oversized.

B1 Same thing. They need to let you know what a 6 to 8 is. I can go into one store and fit into a 14 and then in another store and 18.

A6 I don't know, sometimes sleeve length is important, even though these have an elastic cuff that you could push up. But if you have long arms, you may not get that accurate length. Unless it tells in a size chart somewhere.

C2 If you wear it over things, for me it would be are the sleeves long enough? If you wear it over a sweater or that kind of thing.

C1 And also they don't indicate anything about height. Like how tall you are in relation to the size. Like how long it would be if you are a tall person or a short person.

B3 I think for this one it would be useful to have the length from the back of the neck to the bottom. Where it is going to come down to.

B3 Especially with a jacket they are calling, that they are making a point of its extra length, that it's long.

B3 The length would be a really good measurement on this particular garment, and also, since they don't have a bust size and sleeve length chart, they should tell you that, too.

B2 Below hip length, now what does that mean? Everything from there down to the floor is below the hip length. Below the hip length does not tell you anything.

C5 So I would say, you know, it doesn't say full cut or generous. I guess it says "bubble of comfort". So maybe a little more detail about the oversized aspect of it would help a person to decide between size range.

B2 Exactly. I almost bought this because they say it is easy to pack and travel with. I was thinking of buying it before we went to France last summer. You know, it was hard to picture it on. I mean, I'm not, I don't think I am as tall as this woman is. If it goes down to my knees, I am going to look like a walking marshmallow, you know.

#### Blouse-Specific Statements

A7 It is very standard (sizing).

A5 There are usually standard sizes, that's not a problem with the blouses.

A4 I mean, it doesn't say, is it a misses 6 or you know, a junior, or petite.

A3 Not (adequate) for me, but that's ok.

B4 One of my pet peeves is that they don't size women's blouses as they do men's shirts.

B3 Arm length, bust, and neck. But certainly chest measurement and arm length.

C6 And bust measurement.

C1 I think for a blouse or a shirt it would be kind of important to have sleeve length and stuff like that.

B3 Well, except for, well I never noticed this with Norm Thompson, that they do not have a chart with their sizing information.

C6 I would like to see it on someone without it being tucked in because I do not tuck anything in and I would like to see how the length is.

B3 Back to the size thing. The length, especially since it is a blouse that you could wear out. It would be interesting to know the length.

A1 Where do you see the sizing there?

A2 This is confusing. Because the top paragraph describes...

B (Would you prefer that when they discuss each single blouse that they give you the size options?) Yes (all agree).

#### Turtleneck-Specific Statements

B3 Actual inch measurements of various body parts would be very helpful.

B3 It is still what they think a size 12 bust measurement is. It can vary in clothing stores. Things that you can try on can be a 34 or 38.

C3 Will it shrink when it is washed? Is it preshrunk or not? That will determine my decision to purchase a small or a medium, if it shrinks.

A1 I still have some doubt though, as to whether this is a snug neckline, or a relaxed neckline. Because they show one thing in the picture lots of times and it's not. Like this one I'm wearing now, that's too tight for my pleasure, but I didn't send it back.

B4 Pure cotton. Order the biggest one and let it shrink.

B2 But that (order the biggest one and let it shrink) is what someone at Land's End told me a couple of years ago, and I ordered an extra large mock turtleneck, and it is the size of my waist, the neck is practically, and it's still in the closet. It's too big for my husband. I don't know what I'm going to do with it. I should have sent it back, but I washed it two or three times thinking this is it, you know. I ran just hot water in there.

C6 Again, I would like to see it outside of the pants, how long it is. And if an 18 would fit a 42 chest.

## Color

### General Statements

A6 I think one thing that often stops one from purchasing items is the color. You know you look at this and maybe this matches something, and then you get it and it is a different shade than what you expected. Sometimes it is hard to gauge color from photographs.

A1 I go to the colors. I look at the picture first and then I go to the colors next. And then if there is something in there, I've eliminated, then I read the description.

A7 I think the only way you do it is by experience. Land's End, for instance, I trust their colors because I have never had any trouble with it and I think you have to just trial and error.

A7 Well, Talbots codes their colors by number. You can often go and look at another item that may have the same "29". But that takes a little bit of time.

A1 Land's end offers a service that I used several times. I had ordered a swimsuit, and they were out of it, so I had to change. But anyway, I wanted to order a top to go with it. But they didn't have the one that goes with that suit. So she said, "Let me give you to customer service", and then I stood on the line and immediately customer service came on there and I said that I was trying to decide what colors would go with it because I had to change my order. And he said, "What catalog are you using, and what page are you on?" And we went down to the very detail and she said, "now that one wouldn't look good, now that one the color wouldn't look good", and she gave me the customer service and that was wonderful. I'd go back again and do it because they made that connection for me with special customer service. So that was good.

A6 And I was just thinking about this color issue. It might be impractical, but you know sometimes you get little samples of material, swatches, that would be a nice way to do it. I'm sure it is more expensive.

C2 Or place a chart down the side and just list them all.

B3 And color is tough because color photographs are so. I once ordered a sweater from Tweeds which is a catalog outfit that I have been really well satisfied with, and it called it brass green. It wasn't an unpleasant green, sort of a dusty green, but not forest. Although that's one of those catalogs that has those colors like blueberries, and stuff like that. I didn't send it back. I gave it to my daughter that likes that color of green better. It would be nice if it could be well represented in color swatch photographs.

A5 Sometimes they change the name a little bit, but it is the same color.

A3 They are just trying to appeal to somebody's senses. Usually not mine.

B3 Color names are pretty subjective.

A3 They (color names) are kind of silly, actually.

C4 I don't appreciate some of the creative color names. I remember there is one called "woodbine". And I couldn't tell from the color there whether if it was the green or the grey. I like good old primary color names you learned in elementary school...Say "woodbine green". (nodding)

B3 "Sahara". Those are an object of amusement in J Crew and Tweeds. I mean, you just go through to see who has the silliest names.

#### Pants-Specific Statements

A4 And then I looked at these before I read what the description of the colors here and I thought they had tan pants and black pants. And they are actually calling it khaki. And I think it is very different.

A5 And the color (is important).

B1 I don't think of that as khaki.

B3 I would call it beige.

B2 No, it's tan, it's tan.

- B4 I would much rather it be called black and khaki than something else.
- A1 Even in the picture of the model wearing the outfit, it looks more taupe to me.
- A3 Well it is confusing that they put the third one up, which I am assuming it is the petite and that they put it up there. I think it is confusing to say that they have two colors and show three things. I'm trying to figure out if there is a subtle difference, and a lot of time looking at a picture, you can't tell. If there is shading or whatever.
- C1 It seems alright (provided color information), except I don't know if this is just the xerox, or if this is two colors. (may be due to bad color copy)
- A6 One of them looks like taupe color rather than khaki. (may be due to bad color copy)
- A6 Well, they mention two colors, and they show three. And I see just a little difference between this one and this one. (may be due to bad color copy)
- B4 If you are getting that bad, I think I'd just rather have the black ones over here. They already have the khaki ones on the model.
- B1 They should have just the two pants and not confuse me, no matter what you do with your color xeroxing...In my mind, it is very confusing. If we are going to have it in black and khaki, let's just have one black and one khaki...I'd just like this khaki and this black. Get rid of this one in the back. It is confusing my small mind.
- B2 Right, instead of the long one.

#### Jacket-Specific Statements

- C Yes. (all nodding in response to question, "Do the words seem to go along with what is pictured?")
- C1 I know what those words (colors) mean.
- A Yes (these colors are basic enough to understand).
- A3 Well, fortunately it is a jacket. And this kind of jacket is probably going to be casual, and you are most likely, to me, you're not going to be matching it with anything. You are going to be probably go based on the

color that I liked and not necessarily trying to match it with anything.

B1 I would say that if they had good color in the registry in the catalog, they could call it anything they want, I do not want to sit here worrying what berry they were referring to.

B3 What is more important is that the actual garment to correspond to what the color looks like.

B1 You have an advantage because you are an artist, but I don't know what taupe is.

B3 It's grayish. But I wouldn't call this taupe. Because taupe is more like your suede jacket. It is a grayish tan.

B2 No, it's tan. Jade should be greener.

B2 If somebody gave me the jacket and asked what color it was, jade would not be the first color I would say. Teal. That's it. Teal.

B3 Teal would be what I'd call it...This is sort of conventionally called jade in clothing, though.

B2 You know, in the colors in the store, this jade was not as light as this picture. If you look at this, and you look at the one she's got on, there is a bit of a difference, but the one in the store was a lot darker...I don't know if it was better. It was a lot darker. You wouldn't have called it jade...And the berry was more like cranberry in the store. It was dark, almost a maroon, but I know that they are shining a light on these. When I went to look at them, though, they weren't these, they were a winter bubble jacket. It was the same idea except they were winter.

B3 It looks like some boysenberry stirred into yogurt.

#### Blouse-Specific Statements

A5 It depends on what you are going to use it for. Color is probably something you are going to be looking for; a pink blouse or a white blouse.

A Yes (the names they give them, white, ivory, and rose, that's fine).

B2 Color names are kind of tricky, but these seem (ok).

B2 White, ivory, or rose. Ya, that's ok. The white is white, the ivory is ivory, and the rose is rose. It looks more like a dusty pink.

C4 It (color information) seems pretty straight forward.

A4 Just put one, I mean the rose one as the perfect paisley, and the ivory one as the autumn floral, and the white as the last one. You know because they all have the same description, they just have three colors.

A4 What they should have done, was put one blouse of each type and each blouse in a separate color.

A5 What's confusing to me is they call it an autumn floral blouse. When I say it the first time, I was looking for a flowered blouse in mainly autumn colors.

#### Turtleneck-Specific Statements

A4 I like it when they do it like this. When they have it piled up and then they put the colors on top of them. I like that. Then you don't have to guess which is which. Especially when you get to pale blue and lavender. In color copies, there is not a lot of difference between the two of them, so when they actually put the names across them for you, you have a better feel of what it is like.

C6 It is great (color information) because they outline it.

A5 I think is alright to show, like the shirts, they'll often just show the rolled edge. And that is really helpful.

A7 The colors on these mock turtlenecks aren't too bad, I mean the names.

A4 They don't need to tell the colors again under the description when they have the colors right here listed for you.

A3 It is kind of a waste of space. They can use it for something else.

B1 And I don't really care what names they give them, I have said that before.

B3 Well, yes. It is much more important to have the color correspond to the thing.

A5 Soft yellow looks sort of gold to me.

A3 It (soft yellow) doesn't look that soft either.

A4 It doesn't (look soft) to me either.

B4 This is not scarlet in my book. So, you are always a little unsure when you order colors.

A3 I was just looking at that. They (color names) are pretty good, except for like mallard.

A6 The green on the mallard is different.

B4 That is a perfect example. I don't know what mallard means, it is a teal or a green.

B2 Teal is what it is.

A1 They refer to "mallard green" in the paragraph, but they refer to "mallard" in the colors. That's interesting, I thought.

## Fabric and Fiber Content

### General Statements

B2 But I ordered this skirt that was that much or more and it was like a handkerchief, and it was a cotton twill, and I sent it back.

B4 And it is a different material. It is totally different. Except the top and the general style is the same. So it goes back.

B2 It has been...or a flaw in the material. I have sent it back for that sort of thing.

A5 But then you'd look to see what the fabric was.

A7 One thing that this catalog does not do that I know some catalogs do that I like is they give you a closeup of the fabrics so you can see what kind of weave it is. Or they tell you and describe it. Particularly in shirts and blouses.

### Pants-Specific Statements

B3 The fabric component make up, I mean, what the fibers are. (important information)

A2 The material is important. To tell me if it will breathe or not.

A2 Yes, and the fabric is very important.

A3 When I read that, that is the first thing that popped out of my mind. How much lycra is in that, because that makes a huge difference.

A3 The ratio of cotton to lycra. Percentage. If there is going to be a mix in the materials, I would like to know exactly what the percentage is.

C4 That would be helpful (to know the percentages of cotton and lycra).

A1 I was just going to say, put one more line for those who don't know lycra. Dry clean, it says; they could easily say that lycra tends to shrink if you, or another fabric will bleed, or just as brief as possible, a little statement. I would appreciate that if I didn't know it, and I think there is a lot of information I don't know about these materials.

B2 But you know, cotton twill. Cotton twill can be a nice substantial fabric, or it can be like a handkerchief. I am looking at these.

C5 Not really, because cotton twill can be thick cotton twill, or heavy. So that is the risk factors of it.

B3 If they could figure out a way to describe fabric weight in some kind of meaningful way. Like medium weight being like a good flannel shirt. Or heavy weight being like a canvas...But I suspect that if people can get used to having some notion of what that means in sheets that they can get used to it for clothes as well. There are, I have seen some catalogs that have mm weight for silk. Those numbers do make a little sense to me because I have ordered silk yard goods from a catalog that supplies swatches.

A1 It doesn't say anything about wrinkle-free.

B3 Well like with sheets, when I order flannel sheets from a catalog, they will give you 4.5 ounce, whatever it is...Well it does not give you a good idea necessarily, but you can compare it with something that is less, I mean, like 3.5 ounces per whatever it is. I gather it must be a square foot.

B2 Like a placemat or a handkerchief.

C6 Swatches of fabric. It could be expensive, but it would be nice.

B3 There are some companies that will send you swatches, like cashmere/wool blend cloth for a blazer.

B1 I would get things to order men's trousers and they would give you little tiny pieces of swatches, and if there were something where it might be a little ambiguous, or it was going to cost a little bit of money, they might want to do that. Just certain things.

B2 Because you are paying \$54, you figure they have got to be substantial.

B1 Looking at these I wouldn't necessarily expect that they were substantial, nor would I expect that because they cost \$54, that they would be substantial.

#### Jacket-Specific Statements

A4 What kind of gets me is when you see up here it's for "blustery" times. When I think of blustery times, of coarse, well I came from California three years ago, when I think of blustery I think of cold, and yet having a nylon jacket that has a little nylon lining, doesn't seem real warm to me.

C1 I also wonder if the lining is the same type of lining as the outer. I know that it is nylon lining, but is it the same fabric as the outer?

B3 This is another one that could benefit from a fabric weight designation, ounces or otherwise, because nylon with nylon lining could be sturdy and thick and really a windbreaker, or...

A5 That would be important on this jacket, too. I thought of that. To know just what the finish is, they could do a little closeup.

A1 I question the second sentence. It resists rain showers. I had a raincoat that resisted. I mean I got wet. It isn't waterproofed, I guess. There is a specific vocabulary that is used, and this doesn't. I wouldn't know whether or not I could go walk in the rain without an umbrella.

A6 I think she mentioned that it is packable, and it doesn't take much space. Doesn't wrinkle. (important information)

A4 It says shakes out wrinkles.

#### Blouse-Specific Statements

C6 The fabric. (important information)

B1 They tell you that it is easy care cotton/polyester. And a lot of people sitting around this table don't want polyester in nothing.

B2 They are easier to care for, yes. I would rather have polyester than silk any day. You don't have to iron polyester.

C5 I would like to know the percentage of cotton and polyester.

A3 Again, give the ratio of cotton to polyester. So, this seems to be an ongoing theme.

A5 But that (ratio of cotton to polyester) is very important in a blouse.

#### Turtleneck-Specific Statements

B3 That it is cotton (important information). For those of us who want all cotton rather than cotton/poly.

A5 When you shop catalog a lot, there are words that jump out at you, and when you see spandex, you immediately think it's going to be very tight.

B2 Yes (would like to know if it was pre-shrunk), because some cottons will not shrink.

#### Style and Detail

#### General Statements

A7 Some of the other non-catalogs have stores too. That makes it easier to go to the store and actually see something.

B2 And also, you get to know when it looks like what you are going to get from the catalog. I mean, some of them, Brown Stone Studios, for instance, the pictures come through very nicely, but a lot of things that come through there are not, the colors are different than the colors in the pictures. The fabric is thinner, it is not as substantial.

And, as opposed to long waisted, a lot of their stuff is short waisted. It is above the belt.

A7 It is LL Bean, and they have a lot of new pants for spring. And they show them all, you know, all the different style for each of the different kinds of pants. It is just the picture of the pants, no fancy models prancing around...I think that will sell things more than some exotic model sitting on a sail boat someplace.

B2 A silk skirt that really looked good in the picture. But it was cut on the bias, and you try this thing on and I'm telling you all I needed was a broom and I would have a Halloween costume.

#### Pants-Specific Statements

C4 At least I like the fact that you can truly see the garment here, like this. A lot of catalogs only have something like this picture (pointing to the model who is sitting). And I would like to really see the garment from top to bottom.

A6 And the description of the front (information not provided, but wanted).

A4 And another thing that I don't like about how they have this displayed is I always like know what the front of the pants looks like.

A2 Right. And then they have the model sitting down and there is her shirt.

A4 You can't see it and that is really frustrating.

A1 What you really want is a picture of the full front. So you can see how it hangs.

C1 You can't see because the woman isn't standing up from the front. For that reason, I probably wouldn't get them because I am generally paranoid about pants anyway.

A4 Yes (you want to see it). Full length.

A5 I like the way it shows that they have a little gather on the side there. It is nice to know.

A6 And they say that, too. Side elastic inserts.

B4 But they do have the elastic inserts, so you do have the flexibility in them.

A4 Exactly, and, if they are pleated which way the pleats go.

A4 If they are pleated (information not provided, but wanted).

#### Jacket-Specific Statements

A5 Now this is a good picture.

A7 It shows where the pockets are placed.

B2 I have been thinking about that bubble jacket. Do you get Norm Thompson catalog? I actually went to the Portland store to see what it looked like because I couldn't quite picture it on. But they didn't have that one, they had a heavier one to try on so I tried it on.

A7 One of the things, it says that the hood is buttoned, the stand up collar to make the hood, and that's not quite clear how that works.

C4 I truly missed that. I would have said to you that it doesn't have one, and yet, I thought I had read it. There is this sentence that says, "A smart choice for travel, packable...", that's a lot of words and it does not give me a lot of information, and it caused me to miss the important word I was looking for, which was "hood".

B4 The hood, because it is not obvious in the picture (important information that is not provided).

C4 I might have ordered the thing if she had the hood up.

C3 But how generous is the hood? Is it about this high, or is it like that?

C5 Or at least had it (hood) laid out where it would be most of the time.

A3 Although, sometimes they sneak stuff in the back. Where you don't know. Especially these days when they have all of those clips and things.

A4 I think they should always have one picture of the back. If they are showing something where it is the side, I think they should show something, flip it around so it shows the back. You'd still be able to see what the colors are, but they, in fact, I think it would be really attractive if every other one was flipped around.

A1 Of the view they are not showing.

C1 It does not say anything about elastic, but it looks like it is elastic on the sleeves. And I probably wouldn't order it because of the elastic, but it doesn't say.

C6 But it does say banded bottom and cuffs.

B1 One thing that I would like to know, is that it doesn't tell me, one of these jackets looks like it buttons, so there is no zipper in this jacket? How it closes, they aren't telling me that.

B2 And also, the jacket they had in the store had shoulder pads in it the size of basketballs. You can see that it has shoulder pads in it, but does it say anywhere that it has shoulder pads in it?...If it's got them, they are the first thing that comes out. I have a drawer full of shoulder pads.

#### Blouse-Specific Statements

A4 And they (embroidery) don't stand out very well.

A4 Some catalogs also give you a closeup of a portion of the collar or sleeve where they have got the embroidery work, so that you can really see it, and I like that.

A7 One of the things, maybe it was the copying but they are all shadowed? (not due to color copy)...And that I don't think is too good.

A2 I don't like it either.

A5 In the bottom one, you can't see the kind of design.

A6 It's shadowed (problem with description).

B1 It (embroidery) is different. I found that out because I was trying to figure out why they have different categories, but they are all embroidered differently.

B3 If I were in the market for a blouse with embroidery of this sort, I would be interested in seeing a little closeup of a section of, maybe even all three designs since they do make a point of them being different. Like sometimes they will have a little closeup of a print if it is a little tiny print.

B3 But still, I think a close up of the same embroidery, and a picture of it too, would be something I would find more useful, in fact, than having someone with it on.

A5 What's confusing to me is they call it an autumn floral blouse. And this does not at all look like what I had pictured the name.

C4 The paisley tone on tone. That was surprising to have the word paisley for the embroidery because I am used to traditional paisley colors.

C1 I think that the middle one, especially, is not very clear. Maybe it is the lighting, that shadowy weird lighting that they have got going on. It looks nice, but it defeats the purpose a little bit. You can't see it as clearly as in the light.

A4 I was looking for something paisley.

A1 Does the first one tell what kind of a hem it has on it? I can't tell...I don't like a shirt tail if I want to wear it over something, and not look so casual.

A2 Well, one has a shirt tail hem, and all the others are square.

B4 They tell what the hem is like, whether it is square finish or shirt tail (important information).

#### Turtleneck-Specific Statements

A7 I have got mock turtlenecks from Land's End, and they are much shorter.

A2 The mock turtleneck is really misleading...That's what I was thinking. That is pretty high up for a mock...It says mock t-neck, but it doesn't look like it.

A1 They call this a mock turtleneck, and that's not a mock.

A3 We use the picture of the models, too, to kind of get a feel of where a neckline is going to come down.

A2 I do too, but her head is down a little bit, so you can't tell.

A6 On the model, it looks like the collar turns over, but on the left pile, it does not look that way.

A4 Probably a more explicit picture that would show the neck better.

C5 I guess I would like to see not only on the model, but a little more about the neck or shoulder area looks like before. It is nice to see what kind of cuff it has, but I'd like to know if it is a fairly tall mock or is it lower. Because the color is so dark, you don't really have a clear idea of exactly what the mock is like. Maybe a different color on top would show a little more detail.

A6 And the double stitched neckline (important information)...and also, double-stitched shoulders. Because I find sometimes that you'll get a hole where the sleeve joins the shoulder seam and the collar join and sometimes there is a weak spot there.

A5 And the top one, being such a dark color, you can't really see the stitching on the mock turtleneck. If they put a white one up there, course then it wouldn't show in the background, baby blue, light blue you could have seen.

A5 And I like the way they show the sleeve lengths here, so you see that it is not just a regular hemmed sleeve. It's got a little cuff on it.

A6 It's got shoulder pads (important). I hate shoulder pads, and if I can take them out. I'll remove them anyway, but it's nice that they help us out in that.

B2 It tells you that it has shoulder pads. I wonder if that means because they are removable if they leave behind those prickly velcro things. That causes you to get the ripper out to take them away because it hurts.

C1 Actually I would like to know if the shoulder pads are velcro inside because I never wear shoulder pads and if it was velcro, I probably wouldn't get it because it is itchy. And also, I don't know what set in sleeves means, but that may just be me.

B3 I can imagine myself deciding not to buy it because of the removable shoulder pads that would hurt.

#### Laundering Instructions

#### Pants-Specific Statements

C6 Dry cleaning (important information).

A4 I am surprised that you have to dry clean a cotton.

- A2 They do say dry clean.
- A7 Yes, that is always important (to say dry clean).
- A7 I think it is important, though, that they tell you what the care instructions are.
- B4 And then it says dry clean (important information).
- B2 That is the next thing that hits my eye (dry clean). I don't even look at a page that says dry clean.
- B1 I would think about that (dry clean).

#### Jacket-Specific Statements

- B1 It is washable.

#### Blouse-Specific Statements

- B4 And it's washable.

#### Country of Origin

- A6 What I find interesting, and I don't know if it is true. Are all Norm Thompson things assembled in the USA? Even though they have imported fabric, but made in the USA?
- A7 Yes, some are avid about it (country of origin).
- A1 Yes, my husband, or he wouldn't buy it.
- A4 To some people, it (country of origin) is very important.
- C1 I am sometimes curious about when they say "made in the USA of imported fabric". Where it comes from. I try to avoid buying things that come from certain countries.
- B4 Made in the USA...No, it is not as important as it probably should be.
- B1 I don't care where it is made, unless it is made by little blind children in a cave somewhere.
- B4 I figure we have sweat shops in the USA.

## Company-Specific Details

Statements about Norm Thompson

- C3 I have never heard of them.
- C6 I haven't (heard of them) either.
- C5 And up-scale. High-priced.
- B4 Expensive.
- A4 Expensive.
- B1 I don't think of it as cheap.
- A6 I think the name Norm Thompson, you think quality, but you also think of the higher price end, higher price range.
- B4 To me it means quality and expensive.
- A1 Quality.
- C2 To me, it probably means quality.
- A7 I have never ordered from them, but I have purchased out of their store. And their quality is excellent. In fact, I had a jacket, and two years later the zipper was all messed up. I happened to be in the airport where they have a store, and I took it in and they fixed it.
- A6 Classic kinds of clothing.
- B3 I am sure their inclination is to be a little more sophisticated spin than LL Bean.
- A7 Sports clothes, quality, expensive.
- A2 You also think of something, well, "escape from the ordinary", you think of something that is going to be unique that you might not find elsewhere. I kind of thing for people I have a hard time shopping for, something I could find something here verses another catalog because they do have kind of different things.
- A4 Yes, but this catalog has mainly clothing, but in their regular catalog, they have other things that aren't just clothing that are unique.
- A6 The clothing isn't that different.

C1 I associate it with the local area. Because it is a local company and it s in the air port. So, I think of it as a Northwest kind of style, I guess.

B3 I don't know. I think of it as, I have lived here for 25 years now, but I had never heard of it until I came to the Northwest. I think of it as a somewhat LL Bean-ish with a more pretentious Nordstrom spin on it.

B1 Portland Public Broadcasting Company. They sponsor something on it. You get a membership card and a discount if you join. I think it is 10%. I haven't used it. But I just like PBS.

C4 The airport store.

#### Statements about Ordering Procedures

A6 I don't know if this is coming up in your questioning, but I think the overnight delivery charge is quite a bit, an additional \$14.95.

A1 On page 13, they say rush service is \$3.50 additional. And there are times when rush delivery is not necessary and I feel like I have been paying an additional fee because of this, because it gets back to me in three days. I don't need three days, I can get it in two weeks, it would be fine. I question sometimes what the charges are.

A5 I like the ones where you get a flat delivery fee. It doesn't depend on the items. That adds a lot sometimes if your are ordering quite a few things.

A4 And I think that it hampers many people on how much they will spend. Because you say, I really want something that costs \$80.02, but because it is \$80.02 and not under \$80.00, I have to pay a dollar more because of two extra cents. So, I agree that a flat fee is much better.

A2 Well it does because you may buy an item that's gonna cost thirty dollars that is really light, like a scarf, but because the price is really high, you pay more for shipping and that is frustrating.

A4 I think that they should make the fees by weight.

A7 That's true. They might have to make the fee so high, and if it is a single thing that only costs \$10.00.

A7 I used to order something years ago where you would have to put down the pounds and ounces.

A5 I look at it, the postage, by the time I go to Salem and buy lunch and gas, as I pay to ship something.

A1 I get this catalog, and they are now sending postage paid. It started out at first, like you were talking about it, the value of it. Then the next catalog came, and it said, our gift to you...no postage. And I thought, well, now I'll look a little more closely. And then the next catalog came the same way, and it was continued. So, I don't know and I was wondering if this is going to be a new, or have they boosted the prices in some way.

A5 Isn't Land's End, and LL Bean used to be free but they are not anymore, but maybe most have gone to a graduated fee. I know Talbots and Apple Seed are all graduated.

A7 And most of the 800 numbers are available 24 hours a day, 7 days a week. That is really nice.

C4 A really expeditious telephone system. With some companies, it is just click click click, and then you are done. And I always say, "thank you, I appreciate the way you do this", and then there are companies where I am apt to hang up before the order is completed. They differ so greatly.

A7 If you are going to do much catalog shopping and you want it fairly rapidly, and you have questions and want to know if the item is in stock. On the phone, they tell whether it is there and if they are going to be able to do it. Then the only thing you can do is be willing to do your credit card.

B3 I have had a range of experiences. Some people whose job it is to do this 24 hours a day. Some people seem to be more familiar than others with the stuff, so if you call with some sort of question whether this particular item is large, or whether, you know. I always appreciate if they don't know if they say so. Again, you actually have to call to see how they are. It depends on the kind of, I mean, you can't expect them to be able to tell you if you are going to like it. But there are some kinds of questions they know, shoes.

C2 Well sometimes they will have a catalog right there. And they can check the page number with you. If some that are not sized, like it is a general size that are small, medium, large, they can kind of help if you tell them what size shirt or dress you wear and they can say this tends to run big. I really appreciate that because you have no way of knowing that. So that helps.

B1 Sometimes you get someone that is great, sometimes you don't.

A7 It is pretty standard (Norm Thompson's ordering procedure).

A6 Another thing they (Norm Thompson) have a line here that says "we respect your privacy", and if you don't want other catalogs sent to you. And I'm sure other companies do not feel that way. We all get a lot of them when they sell the list.

C5 The one thing that I noticed on the form that I like is being able to say that you don't want your name passed on. Because after a number of years, pretty soon your mailbox becomes all catalogs.

No, not really (do you mind getting on other mailing lists?).

I like getting catalogs.

A5 Some people don't like them (catalogs). I know my mother gets very angry. But it doesn't bother me.

A7 And now that you can recycle them, you don't feel like you are wasting them.

A6 And eventually, if you don't purchase from catalogs, they stop sending them to you. If you don't purchase from a particular catalog, they won't send it to you anymore.

C5 I have my favorites, and I just as soon keep those. I am really not interested in baseball collections or whatever and sometimes I get a lot of (everyone nodding).

C4 I think it was only on the order blank, and not on the item. And I generally tear out the page and call, so I did not see it on the order blank. That was the one incident that I had to go back and forth to get satisfaction.

C5 I like it when they put the 1-800 number at the bottom of every page. I know it is a repeat, but I tear the page out and carry it around with me. Then I don't have to carry around this other stuff.

C2 I don't ever use the order form. So what is important is the person that answers the phone, I guess.

C4 Then you don't have your key numbers with you and that makes them angry, and then I hang up.

Statements about Return Policies

A2 It is more time consuming to take something back and wrap it and go back in for postage, but I generally follow through and do it. Maybe I'm younger and I have that kind of money to give away. But it is really a headache, and I have a tendency to look for some where they will refund the postage. That's an importance to me. Will they refund that postage? That is if I have to pay the postage, then I will end up spending six or seven dollars and I don't have anything. So I look for that when I am shopping from catalogs.

B2 But when it comes to sending something back, you have to pay the postage.

B2 That is a problem because you go looking for something to send it back in. Yes.

B1 When I am buying something for someone else, particularly clothing, I always save the box. Because that is always one of the biggest problems, trying to find something to send it back in. Then you know that you are alright, and it is only a matter of rearranging addresses and things.

C2 And then there is the frustration of having to send something back.

A7 They send you a label, and all you have to do is peel it off.

A4 They even put a tracking number on these labels now.

A1 Yes, yes, and I've learned from another one of my daughters that you send it back if you don't want it, but a lot of times I feel like the effort by the time you get down to the post office and get it weighed and sent and so forth, is more effort so I usually give it away a lot of times, if it isn't an expensive purchase. I've had clothes from Land's End that I have not worn.

C2 With most companies it does, but with Nordstrom, you just call and they pick it up. They don't even ask why you are returning it, but you do fill that out on a form. But they won't ask you on the phone. You call them and they have federal express come and pick it up at your convenience. I don't know that any one else does that.

A4 I have been catalog shopping for year. I agree with about having to pay to send things back. I tend to deal with Spiegel because they come to the door to pick up, and I have had relatively good luck with them. They have been very reliable as far as picking something up for me.

C2 It is pretty nice (when they pick it up).

A7 And, the only trouble I have had with returning or anything like that was recently was I had ordered from a Hanes catalog. I have bought my stockings from them for forty years. But I sent a jogging suit and it came and instead of sending a top and a bottom, they sent two tops and the tops they did send were the wrong size. So, I dutifully put it back in, and you know they send you a label and I put it on, so you don't have to write the address, and well, it came back and I got a top and a bottom. And the bottom, but it was the wrong size. And, I am short, so if it is too big, it is much too long. I had put it on a credit card, so I just said when I sent it back I said enough is enough and to just credit my account. Never a word, and my account was credited.

B3 The guy said that they would credit my account and send me a replacement. And they said I did not have to send them back. I think a lot of places have that kind of service. But I just had them credit my account. I kind of figured that any more that they would send would be just like that. I ordered a mechanical bank once that did not work. It was going to be a present, it was a frog that you put the penny on it and pushed a lever and shot the penny into it. It was going to be a present for my son for Christmas. I was extremely satisfied with the company with doing a good job of rushing it. I mean they were willing to send a replacement before I sent them the other one back. I said that Christmas was coming, and I want this in time, and can we manage this? And he said he'd just send another one and they won't wait until they get the other one back. I think that that kind of thing is good. Most catalog companies seem to be accommodating as far as returns.

A3 And I don't have a problem returning it. In fact, I find it more easier to return than returning it to some nameless face and having to go to the store if it wasn't what I wanted or something like that.

A5 I don't find it a problem returning things. Once you've shopped a certain catalog, you usually know your sizes.

B3 Well, if you bought a \$150 sweater that does not fit it is worth \$5 to get one that does.

B3 Since they say that "at any time", one would hope that they would if you were dissatisfied with, for instance, if something had not held up over repeated washing or something like that, or a turtleneck that began to look kind of shabby after two months.

B1 From what they say here, I would assume that I could send it back.

C6 I think they sound like an excellent company to deal with. Good quality, and you can return with no problem. They are guaranteed.

B4 You can send anything back at any time.

B4 If you bought something say 10 years ago and you have a legitimate reason for them to take it back, they will look it up on the computer, see how much you paid for it, and credit your account.

B4 I have just taken things to the store in Portland. It is no problem, they have been very nice about it.

C4 The line, "if you are disappointed, you can return it at any time", it causes me to wonder for people who say, "I just decided that I didn't like it". I often have disagreements with my daughter who somehow thinks that it is alright to decide that you didn't like something and then take it back.

C1 Well, I think the time thing seems a little vague. like she was saying, what if you have worn it? What if you have washed it? It seems like any time implies two years down the road, or something.

A4 They don't tell you what the actual return policy is. They just mention that you just need to follow the instructions on the return form of the packing slip. So that leaves you up in the air as to whether you are paying for the return. But I am always suspicious of somebody that does not give you all of the information up front. I have to order something and then they send me the instructions?

A7 I think your point about having it spelled out as to what it is. If there is a label?

A1 I have always questioned this gift box at \$3.75, for example. And if I send this gift and it has to be returned for the wrong size or something. There is a little bit of confusion there on that part.

A2 But you are talking more about the complaint if it does not fit. Like you send me something, and now I have this beautiful box, and it is not fitting me. What do I do with returning it and how do I have to pay for it...So do I have to go back to you and give it back to you and...that's not real clear here.

A7 Who is responsible for returning gift items?

## APPENDIX 8

## EXPERIMENT SIMULATED CATALOG AND QUESTIONNAIRE

**QUESTIONNAIRE****Format 1**

The attached garment descriptions have been manipulated for the purpose on my thesis research project and are not intended to be used to make actual purchases.

The purpose of this questionnaire is to identify the degree of risk you associate with the purchase of the four catalog items pictured and described in the following simulated catalog.

On the page to the left of each garment picture and description, there is a series of statements to be rated on a five-point scale.

Please return the questionnaire in the provided envelope as soon as possible; I am working under a very strict deadline.



**NORM THOMPSON**  
*Escape from the Ordinary*

**Autumn Classics 1995**

 **23 Day  
Delivery on  
Most Orders**

## Garment 1

Read the description of the garment pictured. Then, read the following four statements and indicate how strongly you agree/disagree with each statement by circling the number which corresponds with your level of agreement.

1. If I decided to purchase this garment, I am confident that my investment of money required to purchase the garment would pay off.

STRONGLY					STRONGLY
DISAGREE					AGREE
1	2	3	4	5	

2. If I decided to purchase this garment, I am confident that the investment time and effort required to purchase the product would pay off.

STRONGLY					STRONGLY
DISAGREE					AGREE
1	2	3	4	5	

3. I am confident that, before making a decision to purchase or not to purchase the garment, I can adequately evaluate the following:

- a. the sizing and fit of the garment.

STRONGLY					STRONGLY
DISAGREE					AGREE
1	2	3	4	5	

- b. the color of the garment.

STRONGLY					STRONGLY
DISAGREE					AGREE
1	2	3	4	5	

- c. the fabric and fiber content of the garment.

STRONGLY					STRONGLY
DISAGREE					AGREE
1	2	3	4	5	

- d. the style and details of the garment.

STRONGLY					STRONGLY
DISAGREE					AGREE
1	2	3	4	5	

# Freedom Stretch Twill Stirrups

*Just your length—in petite, regular and long sizes.*

Long sizes have  
a 31" inseam.

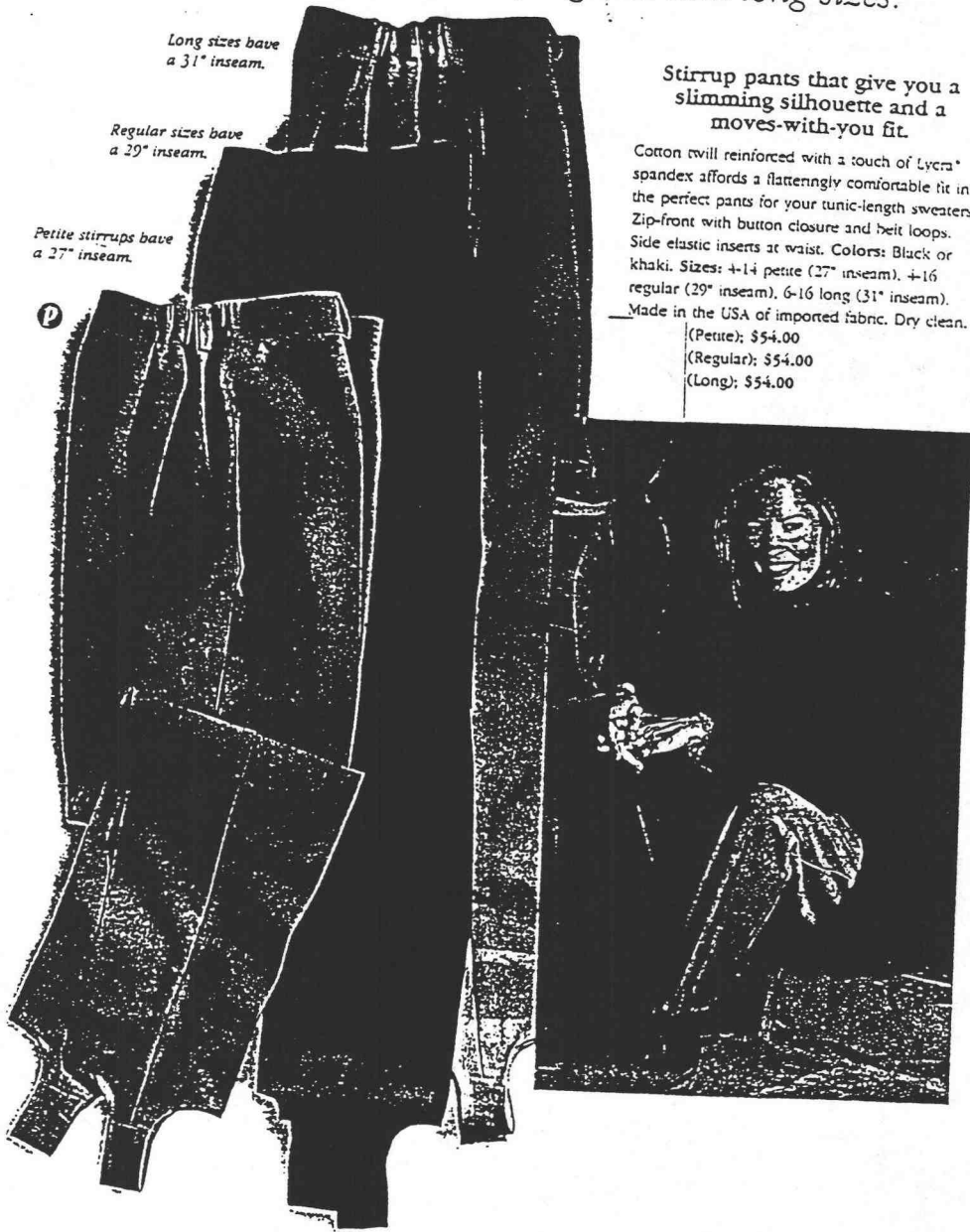
Regular sizes have  
a 29" inseam.

P  
Petite stirrups have  
a 27" inseam.

Stirrup pants that give you a  
slimming silhouette and a  
moves-with-you fit.

Cotton twill reinforced with a touch of Lycra®  
spandex affords a flatteningly comfortable fit in  
the perfect pants for your tunic-length sweaters.  
Zip-front with button closure and belt loops.  
Side elastic inserts at waist. Colors: Black or  
khaki. Sizes: 4-14 petite (27" inseam), 4-16  
regular (29" inseam), 6-16 long (31" inseam).  
Made in the USA of imported fabric. Dry clean.

(Petite): \$54.00  
(Regular): \$54.00  
(Long): \$54.00



## Garment 2

Read the description of the garment pictured. Then, read the following four statements and indicate how strongly you agree/disagree with each statement by circling the number which corresponds with your level of agreement.

1. If I decided to purchase this garment, I am confident that my investment of money required to purchase the garment would pay off.

STRONGLY  
DISAGREE

1

2

3

4

STRONGLY  
AGREE

5

2. If I decided to purchase this garment, I am confident that the investment time and effort required to purchase the product would pay off.

STRONGLY  
DISAGREE

1

2

3

4

STRONGLY  
AGREE

5

3. I am confident that, before making a decision to purchase or not to purchase the garment, I can adequately evaluate the following:

- a. the sizing and fit of the garment.

STRONGLY  
DISAGREE

1

2

3

4

STRONGLY  
AGREE

5

- b. the color of the garment.

STRONGLY  
DISAGREE

1

2

3

4

STRONGLY  
AGREE

5

- c. the fabric and fiber content of the garment.

STRONGLY  
DISAGREE

1

2

3

4

STRONGLY  
AGREE

5

- d. the style and details of the garment.

STRONGLY  
DISAGREE

1

2

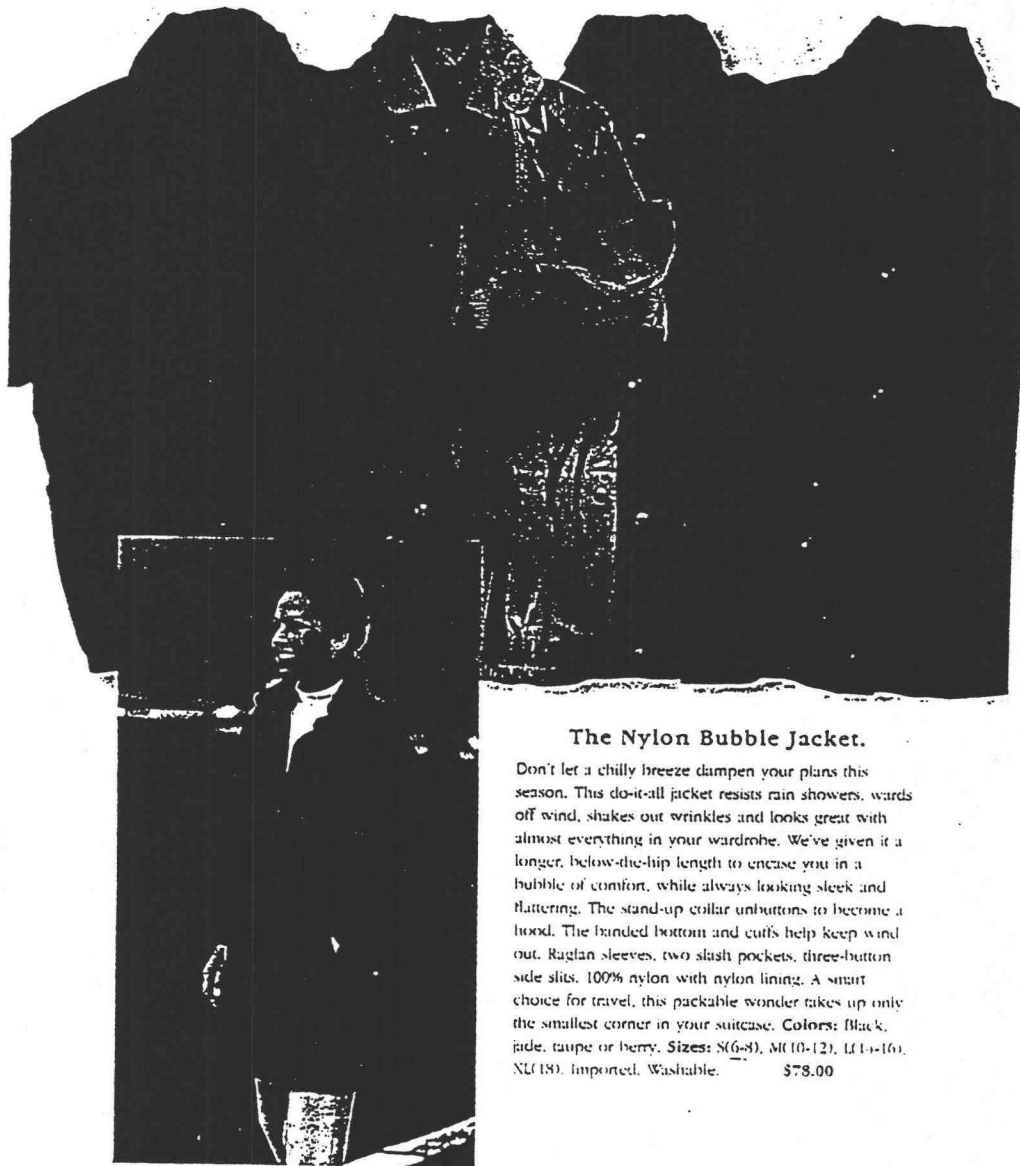
3

4

STRONGLY  
AGREE

5

*The Nylon Bubble is best for blustery times.*



#### **The Nylon Bubble Jacket.**

Don't let a chilly breeze dampen your plans this season. This do-it-all jacket resists rain showers, wards off wind, shakes out wrinkles and looks great with almost everything in your wardrobe. We've given it a longer, below-the-hip length to encase you in a bubble of comfort, while always looking sleek and flattering. The stand-up collar unbuttons to become a hood. The banded bottom and cuffs help keep wind out. Raglan sleeves, two slash pockets, three-button side slits. 100% nylon with nylon lining. A smart choice for travel, this packable wonder takes up only the smallest corner in your suitcase. **Colors:** Black, jade, taupe or berry. **Sizes:** S(6-8), M(10-12), L(14-16), XL(18). Imported. Washable. **\$78.00**

## Garment 3

Read the description of the garment pictured. Then, read the following four statements and indicate how strongly you agree/disagree with each statement by circling the number which corresponds with your level of agreement.

1. If I decided to purchase this garment, I am confident that my investment of money required to purchase the garment would pay off.

STRONGLY				STRONGLY
DISAGREE				AGREE
1	2	3	4	5

2. If I decided to purchase this garment, I am confident that the investment time and effort required to purchase the product would pay off.

STRONGLY				STRONGLY
DISAGREE				AGREE
1	2	3	4	5

3. I am confident that, before making a decision to purchase or not to purchase the garment, I can adequately evaluate the following:

- a. the sizing and fit of the garment.

STRONGLY				STRONGLY
DISAGREE				AGREE
1	2	3	4	5

- b. the color of the garment.

STRONGLY				STRONGLY
DISAGREE				AGREE
1	2	3	4	5

- c. the fabric and fiber content of the garment.

STRONGLY				STRONGLY
DISAGREE				AGREE
1	2	3	4	5

- d. the style and details of the garment.

STRONGLY				STRONGLY
DISAGREE				AGREE
1	2	3	4	5

## Wardrobe-building blouses.

*Three easy-to-care-for, beautifully detailed choices!*

### Our Norm Thompson Blouse Collection.

You might not expect blouses this pretty or crafted with such detail to be washable—but these are. Wonderful under a cardigan, blazer, jumper, or starring on their own, these three exclusive designs are sure to carry you through every fall occasion—and well into the holidays, too! All of easy-care cotton/polyester that keeps its crisp good looks, wash after wash. Sizes: 6-18. Imported. Machine wash.

**Perfect Paisley Blouse.** Tone-on-tone paisley embroidery adds a subtle touch to this crisp blouse. Delicate cut-out detailing at the collar and French cuffs and covered placket are finishing touches that say "quality." Square-finish hem. Colors: White, ivory or rose.

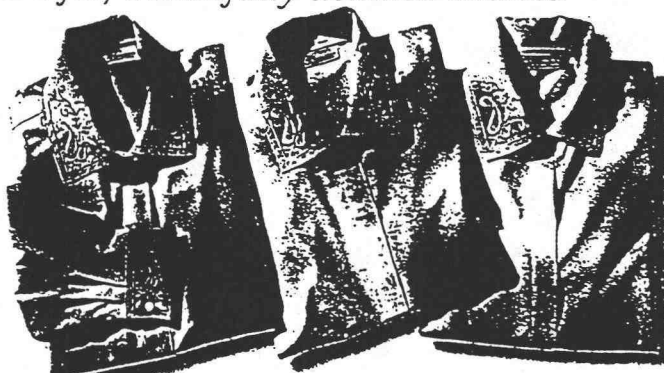
\$52.00

**Autumn Floral Blouse.** A bouquet of fall flowers is embroidered on the collar and placket of this feminine blouse. Lustrous faux pearl domed buttons and loop button closures make it party-pretty for special occasions. Square-finish hem. Colors: White, ivory or rose.

\$52.00

**Soutache Swirl Blouse.** Dramatic swirls of matching embroidered soutache give this blouse real impact. Great with denim—and dressier looks, too! Covered placket, shirttail hem. Color: White.

\$54.00



*Perfect Paisley for classic elegance.*



*Floral embroidery for feminine appeal.*



*Soutache embroidery for bold drama.*

## Garment 4

Read the description of the garment pictured. Then, read the following four statements and indicate how strongly you agree/disagree with each statement by circling the number which corresponds with your level of agreement.

1. If I decided to purchase this garment, I am confident that my investment of money required to purchase the garment would pay off.

STRONGLY DISAGREE					STRONGLY AGREE
1	2	3	4	5	

2. If I decided to purchase this garment, I am confident that the investment time and effort required to purchase the product would pay off.

STRONGLY DISAGREE					STRONGLY AGREE
1	2	3	4	5	

3. I am confident that, before making a decision to purchase or not to purchase the garment, I can adequately evaluate the following:

- a. the sizing and fit of the garment.

STRONGLY DISAGREE					STRONGLY AGREE
1	2	3	4	5	

- b. the color of the garment.

STRONGLY DISAGREE					STRONGLY AGREE
1	2	3	4	5	

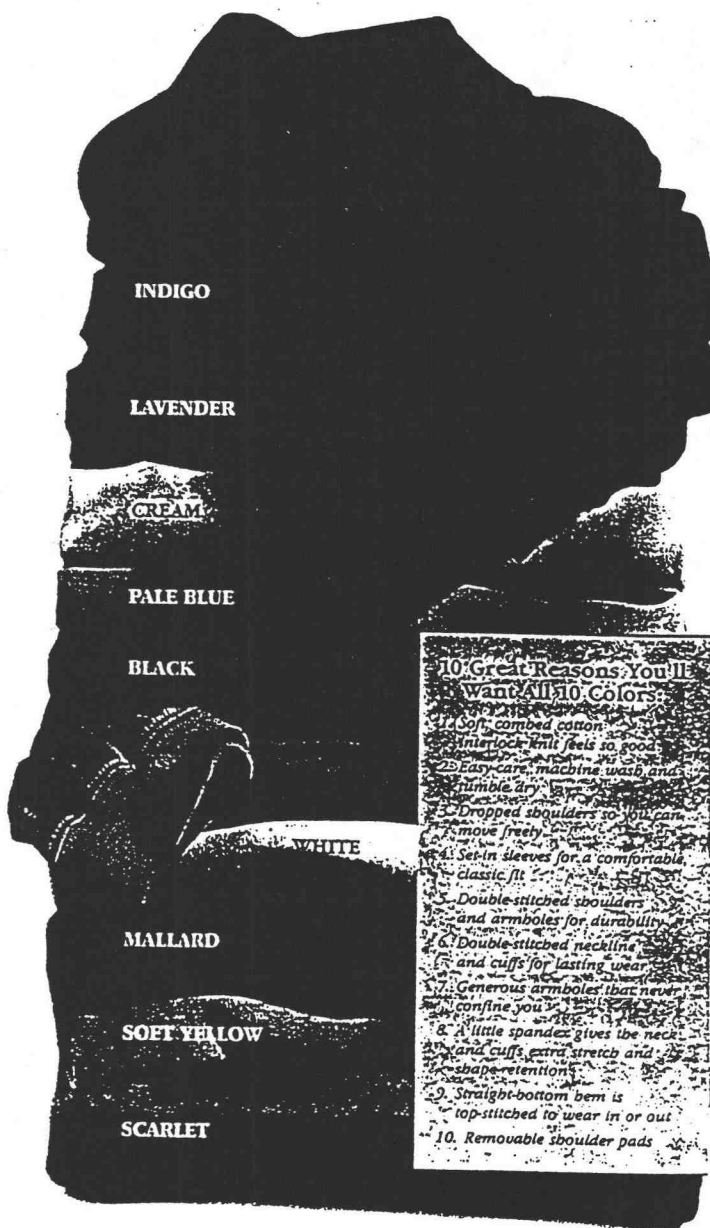
- c. the fabric and fiber content of the garment.

STRONGLY DISAGREE					STRONGLY AGREE
1	2	3	4	5	

- d. the style and details of the garment.

STRONGLY DISAGREE					STRONGLY AGREE
1	2	3	4	5	

We thought our Mock T-neck couldn't get any better. But now it's a perfect 10!



### The Essential Mock Turtleneck in 10 must-have colors.

Pure cotton interlock knit. A classic, comfortable fit. And now more must-have colors for your collection. Sure, everybody needs a black turtleneck. But who hasn't wanted a mallard green one to complement fall plaids? So go ahead. Choose more than one. And rest assured that you've got a perfect 10. Colors: Indigo, lavender, cream, pale blue, black, rose, white, mallard, soft yellow or scarlet. Sizes: S(6-8), M(10-12), L(14-16), XL(18). Imported. Washable.

\$28.00

#### 10 Great Reasons You'll Want All 10 Colors:

1. Soft, combed cotton.
2. Interlock knit feels so good.
3. Easy care, machine wash and tumble dry.
4. Dropped shoulders so you can move freely.
5. Set-in sleeves for a comfortable, classic fit.
6. Double-stitched shoulders and armholes for durability.
7. Double-stitched neckline and cuffs for lasting wear.
8. Generous armholes that never confine you.
9. A little spandex gives the neck and cuffs extra stretch and shape retention.
10. Straight-bottom hem is top-stitched to wear in or out.

## APPENDIX 9

## EXPERIMENT SIMULATED CATALOG DESCRIPTIONS

## EXPERIMENT CATALOG DESCRIPTIONS

## Pants

Original Description

Cotton twill reinforced with a touch of Lycra spandex affords a flatteringly comfortable fit in the perfect pants for your tunic-length sweaters. Zip-front with button closure and belt loops. Side elastic inserts at waist. Colors: Black or Khaki. Sizes: 4-14 petite (27" inseam), 4-16 regular (29" inseam), 6-16 long (31" inseam). Made in the USA of imported fabric. Dry clean.  
(Petite); \$54.00  
(Regular); \$54.00  
(Long); \$54:00

Altered Description

Cotton twill reinforced with a touch of Lycra spandex affords a flatteringly comfortable fit in the perfect pants for your tunic-length sweaters. Zip-front with button closure and belt loops. Side elastic inserts at waist. Colors: Black or Khaki. Sizes: 4-14 petite (27" inseam), 4-16 regular (29" inseam), 6-16 long (31" inseam). Made in the USA of imported fabric. 96% cotton/4% spandex. Dry clean.  
(Petite); \$54.00  
(Regular); \$54.00  
(Long); \$54:00

## Jacket

Original Description

Don't let a chilly breeze dampen your plans this season. This do-it-all jacket resists rain showers, wards off wind, shakes our wrinkles and looks great with almost everything in your wardrobe. We've given it a longer, below-the-hip length to encase you in a bubble of comfort, while always looking sleek and flattering. The stand-up collar unbuttons to become a hood. The banded bottom and cuffs help keep wind out. Raglan sleeves, two slash pockets, three-button side slits. 100% nylon with nylon lining. A smart choice for travel, this packable wonder takes up only the smallest corner in your suitcase. Colors: Black, jade, taupe or berry. Sizes: S(6-8), M(10-12), L(14-16), XL(18). Imported Washable. \$78.00

Altered Description

Don't let a chilly breeze dampen your plans this season. This do-it-all jacket resists rain showers, wards off wind, shakes our wrinkles and looks great with almost everything in your wardrobe. We've given it a longer, below-the-hip length to encase you in a bubble of comfort, while always looking sleek and flattering. The stand-up collar unbuttons to become a hood. The banded bottom and cuffs help keep wind out. Raglan sleeves, two slash pockets, three-button side slits. 100% nylon with nylon lining. A smart choice for travel, this packable wonder takes up only the smallest corner in your suitcase. Colors: Black, jade, taupe or berry. Imported. Washable.

Sizes: S(6-8) length from shoulder to bottom hem measures 33"  
 M(10-12) length from shoulder to bottom hem measure 34"  
 L(14-16) length from shoulder to bottom hem measure 35"

\$78.00

## Blouse

Original Description

You might not expect blouses this pretty or crafted with such detail to be washable-but these are. Wonderful under a cardigan, blazer, jumper, or starring on their own, these three exclusive designs are sure to carry you through every fall occasion-and well into the holidays, too! All of easy-care cotton/polyester that keeps its crisp good looks, wash after wash. Sizes: 16-18. Imported. Machine wash.

Altered Description

You might not expect blouses this pretty or crafted with such detail to be washable-but these are. Wonderful under a cardigan, blazer, jumper, or starring on their own, these three exclusive designs are sure to carry you through every fall occasion-and well into the holidays, too! All of easy-care 55% cotton/45% polyester that keeps its crisp good looks, wash after wash. Sizes: 16-18. Imported. Machine wash.

## Turtleneck

Original Description

Pure cotton interlock knit. A classic, comfortable fit. And now more must-have colors for your collection. Sure, everybody needs a black turtleneck. But who hasn't wanted a mallard green one to complement fall plaids? So go ahead. Choose more than one. And rest assured that you've got a perfect 10. Colors: Indigo, lavender, cream, pale blue, black, rose, white, mallard, soft yellow or scarlet. Sizes: S(6-8), M(10-12), L(14-16), XL(18). Imported. Washable.  
\$28.00

Altered Description

Pure cotton interlock knit. A classic, comfortable fit. And now more must-have colors for your collection. Sure, everybody needs a black turtleneck. But who hasn't wanted a mallard green one to complement fall plaids? So go ahead. Choose more than one. And rest assured that you've got a perfect 10. Colors: Indigo, lavender, cream, pale blue, black, rose, white, mallard, soft yellow or scarlet. Sizes: S(6-8), M(10-12), L(14-16), XL(18). Imported. Washable. Pre-shrunk.  
\$28.00

APPENDIX 10  
EXPERIMENT COVER LETTER

DEPARTMENT OF APPAREL, INTERIORS,  
HOUSING AND MERCHANDISING



OREGON STATE UNIVERSITY

Milam Hall 224 • Corvallis, Oregon 97331-5101

Telephone 503-737-3796

Fax 503-737-0993

April 24, 1996

Dear (Name):

Hello. I am a Chi Omega alumnae of the Omicron Kappa chapter. Currently, I am a graduate student at Oregon State University and am conducting research for my thesis on consumer catalog shopping behavior. The project is not funded by the company whose catalog is being used in the study; however, the company will be provided with the results of the study. The enclosed questionnaire is a simulated catalog that has been manipulated for the purpose of my research project and is not intended to be used to make actual purchases. I would really appreciate your participation in my thesis research project.

An increasing number of apparel retailers are beginning to sell their products through catalogs. Because consumers shopping via catalog are unable to physically inspect and evaluate apparel before purchase, they often associate a greater amount of risk with the purchase of apparel from a catalog as opposed to a store. Therefore, information is needed with regards to how the information within catalog apparel descriptions can be presented in order to decrease the degree of risk consumers associate with catalog purchases.

As a consumer, your help is needed in determining ways in which catalog apparel descriptions can be presented in order to minimize the risks one often associates with purchasing apparel via catalogs. I would appreciate it if you would take about 15 minutes to respond to the enclosed questionnaire and return it in the envelope provided. Your responses, together with others, will be combined and used for statistical summaries only. Your participation in this study is voluntary and you may refuse to answer any question.

The answers you provide are strictly confidential and special precautions have been established to protect the confidentiality of your responses. The number on your questionnaire will be removed once your questionnaire has been returned. We use the number to contact those who have not returned their questionnaire, so we do not burden those who have responded. Your questionnaire will be destroyed once your responses have been tallied.

If you have any questions about the questionnaire, please contact me at (541) 737-8805. If I am not available when you call, please leave a message and I will call back.

Any questions that you have about the research study and/or specific procedures should be directed to the following:

Leslie Davis Burns	Brigitte Gaal
Dept. of AIHM	Dept. of AIHM
Milam 224	Milam 224
Oregon State University	Oregon State University
Corvallis, OR 97331	Corvallis, OR 97331
(phone) 541-737-0993	(phone) 541-737-08805

Any other questions that you have should be directed to Mary Nunn, Sponsored Programs Officer, OSU Research Office, (541) 737-0670.

Thank you for your help. We appreciate your cooperation.

Sincerely,

Brigitte Gaal  
Graduate Student

## APPENDIX 11

## EXPERIMENT FOLLOW-UP COVER LETTER

DEPARTMENT OF APPAREL, INTERIORS,  
HOUSING AND MERCHANDISING



OREGON STATE UNIVERSITY  
Milam Hall 224 · Corvallis, Oregon 97331-5101  
Telephone 503-737-3796  
Fax 503-737-0993

May 10, 1996

Dear (Name):

Hello. I am a Chi Omega alumnae. Currently, I am a graduate student at Oregon State University and am conducting research for my thesis on consumer catalog shopping behavior. I am investigating ways that catalog apparel descriptions can be presented in order to minimize the risks one often associates with purchasing apparel via catalog. I would appreciate your participation in my thesis research project. The enclosed questionnaire is a simulated catalog that has been manipulated for the purpose of my research and is not intended to be used to make actual purchases. The project is not funded by the company whose catalog is being used in the study; however, the company will be provided with the results.

Two weeks ago, I mailed an identical questionnaire to you. Because I have not received a response from you, I am making a final attempt to gain your participation. I would appreciate it if you would take 15 minutes to respond to the enclosed questionnaire and return it in the provided envelope. If you choose not to participate in my research project or have already returned the first questionnaire, please disregard and dispose of the enclosed questionnaire. I apologize for any imposition I may have caused.

Your responses, together with others, will be combined and used for statistical summaries only. Your participation is voluntary and you may refuse to answer any question. The answers you provide are strictly confidential and special precautions have been established to protect the confidentiality of your responses. The number on your questionnaire will be removed once your questionnaire has been returned. Furthermore, your questionnaire will be destroyed once your responses have been tallied.

If you have any questions about the questionnaire, please contact me at (541)-737-8805. If I am not available when you call, please leave a message and I will call back.

Any questions that you have about the study and/or specific procedures should be directed to the following:

Leslie Davis Burns  
Dept. of AIHM  
Milam 224  
Oregon State University  
Corvallis, OR 97331  
(phone) 541-737-0983

Brigitte Gaal  
Dept. of AIHM  
Milam 224  
Oregon State University  
Corvallis, OR 97331  
(phone) 541-737-8805

Any other questions that you have should be directed to Mary Nunn, Sponsored Programs Officer, OSU Research Office, (541) 737-0670.

Thank you for your help. We appreciate your cooperation.

Sincerely,

Brigitte Gaal  
Graduate Student