

Older women's experiences with online apparel shopping

by

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ABSTRACT

The U.S. Bureau of the Census (2010) expects that the older population will constitute about 20 percent of the total U.S. population in 2050. With rapidly increasing numbers in the older population, the older market has attracted attention from fashion retailers because of their higher purchasing power (Mumel & Prodnik, 2005). In spite of the importance of older consumers in the fashion market, there has been little research of the apparel shopping of older consumers. In particular, few studies have been conducted on older women's online apparel shopping. Therefore, the purpose of this study was to explore older women's experiences with online apparel shopping and to increase understanding of how older women shop for apparel online.

The qualitative study was designed to explore how older women shop for apparel online. In-depth, face-to-face interviews and observations were conducted with 13 women who were 66 to 73 years of age and had experience purchasing apparel products online at least three times within the last two years. Most women included in this study were active online shoppers, and they have had positive experiences purchasing apparel products online. They did not have substantial problems with online apparel shopping, and they felt comfortable with it. Participants were motivated to do online apparel shopping because of the advantages of online shopping, such as convenience, lower prices, and variety of product offerings. They also were motivated to do online apparel shopping by other shopping channels, including mailed catalogs and stores. Their online apparel shopping was often more intentional than it would have been in a store where more browsing might occur.

All the participants in this study were concerned about the fit and size of garments when they did online apparel shopping due to the inconsistency of sizes among brands. They

also were concerned about the accuracy of information in websites, the return process, and the security of electronic payments. The participants' purchase decisions for apparel online were directly associated with their concerns about online apparel shopping. Participants were more willing to buy apparel online when they knew what size they needed. They could reduce their concerns regarding fit and size of garments through online consumers' reviews and ratings. Shipping information and a good return policy also had a significant impact on their decision whether to buy apparel online or not. The features of the websites (e.g., interactive technologies and product suggestions) were positively associated with their intentions for shopping and purchasing apparel products online and from specific websites. Furthermore, patterns of online shopping behavior and suggestions for online fashion retailers were revealed from the observations, which the researcher collected when the participants went through an apparel shopping website of their choosing.

In the present study older women had similar motivations for and concerns with online apparel shopping as did younger consumers, but they had some different shopping patterns from those of younger consumers for online apparel shopping (e.g., needs, styles, sizes, and possibly search and ordering patterns). Therefore, the findings of this study advance understanding of older women's online apparel shopping and also have practical implications for fashion retailers who target older women.

CHAPTER 1. INTRODUCTION

With the steady growing number of online shoppers, ecommerce sales account for 225.5 billion dollars in the United State (eMarketer, 2013). According to eMarketer (2013), the number of U.S. online shoppers who have made at least one purchase online a year is expected to increase from 149.4 million in 2012 to 179.9 million in 2017. Forrester (2013) anticipates that the growth of online sales will outperform the sales growth in offline after five years. “Offline shopping” refers to consumers purchasing a product in a physical store. In 2012, the rate of online sales growth in the U.S. was three times faster than the growth rate of total U.S. retail sales (eMarketer, 2013).

Online apparel shopping has grown steadily and has become commonplace. Online apparel sales have played a significant role in the growth of online business in the United States (eMarketer, 2013). Moreover, apparel and accessories are the fastest growing product categories of online shopping (eMarketer, 2012). The sales of these categories reached \$45.6 billion in 2012, which constitutes nearly 20% of total U.S. online retail sales (eMarketer, 2013). Research organizations forecast that U.S. online retail sales will continuously rise by 2017 (eMarketer, 2013; Forrester, 2013), so this may have a positive influence on online apparel sales.

The U.S. Bureau of the Census (2010) expects that the older population will constitute about 20 percent of the total U.S. population in 2050. The number of Americans who are over 65 years of age is expected to grow from 40.2 million in 2010 to 88.5 million in 2050, which is 55% in growth (U.S. Bureau of the Census, 2010). In particular, the first baby boomers who were born in 1946 reached 65 years of age in 2011, and all baby boomers will move into the older population by 2030 (U.S. Bureau of Census, 2010). This group,

which is the largest population group ever born in the United States, will have a significant impact on change in the overall age structure of the U.S. population between 2010 and 2050 (U.S. Bureau of the Census, 2010).

With rapidly increasing numbers in the older population, the older market has attracted attention from fashion retailers because of their higher purchasing power in general during the last decade (Holmlund, Hagman, & Polsa, 2011; Mumel & Prodnik, 2005; Robinson, Popovich, Gustafson, & Fraser, 2003; Shim & Bickle, 1993). According to Domainz (2006), older consumers are responsible for nearly 55 percent of total U.S. consumer expenditures. They also have significant disposable income compared with younger consumers on average, and they are expected to have more disposable income as baby boomers reach older ages (Peter, Shelton, & Thomas, 2011; Robinson et al., 2003).

Older people, particularly after they retire, engage in diverse activities including sports, travel, and social activities because they have more leisure time and economic capability than do younger consumers (Menchin, 1991). This leads them to have need of clothing for those activities (Menchin, 1991). In addition, some women who are over 65 years of age have a keen interest in fashionable clothing (Kozar, 2005). Kozar (2005) found that aging does not necessarily decrease importance of appearance, even though older women experience loss of youthful characteristics of beauty during the aging process.

The number of internet users who are over 55 years of age has grown rapidly in the United States (McGann, 2004). Baby boomers play a crucial role in the fast growth of internet users in the older population (McGann, 2004). According to Kharif (2006), older consumers spend more money in online shopping than do younger consumers. In particular, the age group between 55 and 64 years old is the fastest growing group of online apparel

shoppers (Binkely, 2009). Online apparel sales to women over the age of 65 accounted for 552 million dollars between 2008 and 2009 (Binkely, 2009).

With the significance of older people among internet users and online apparel purchasers, the market segment of older women may become increasingly important for online fashion retailers. Ultimately, this market segment may have a great influence on higher profits of online fashion retailers. In addition, online shopping may become more of a necessity to online shoppers as they grow older due to its convenience. Therefore, online shopping for older women may play an important role in the future fashion market.

Purpose

The rapid increase of the older population provides great opportunity for fashion retailers to target older consumers (Goldsberry, Shim, & Reich, 1996a; Rocha, Hammond, & Hawkins, 2005). Older consumers have different characteristics compared with young consumers (Rocha et al., 2005). This results in distinct preferences and patterns of consumption for apparel products between older and younger consumers (Rocha et al., 2005). However, most previous research regarding online shopping has focused on young consumers (Kwon & Noh, 2010). Thus, concerns and experiences that older shoppers have with online shopping have not been explored in depth. For example, older women's bodies have different features compared with bodies of young women (Campbell & Horne, 2011). Nevertheless, there is little research on older women's body shape and fit and how that may affect online apparel shopping (Lee, Damhorst, Lee, Kozar, & Martin, 2012). Therefore, the purpose of this study was to explore older women's experiences with online apparel shopping and to increase understanding of how older women shop for apparel online. This study focused on women in earlier stages of older life, in their 60s and 70s, who may be more

likely to do online shopping. Thus, the participants of this study were young-older women who are 65 to 74 years of age.

This study will make an important contribution to fill a gap in the literature regarding older women's online apparel shopping. The findings of this study could help online fashion retailers to understand what to include in their web sites for the growing population of older women. Moreover, retailers could enhance their marketing strategies such as providing an effective size system and more information about the product, including appropriate model images for older women.

The qualitative, inductive approach of this study is adopted to better explore this understudied group. There has been little qualitative study of online shopping, therefore limiting deep and contextual understanding of the online shopping experience for consumers of any age. Thus, this study could result in different findings from previous research of online apparel shopping.

Definitions

The following definitions are integral to this investigation.

Baby boomers: "The baby boomer generation consists of people born between 1946 and 1964" (U.S. Bureau of the Census, 2010, p. 1).

Older consumers: In the present study, "older consumers" refers to consumers who are 65 years and older (Chowdhary, 1989; U.S. Bureau of the Census, 2010).

Younger consumers: For purposes of this study, "younger consumers" refers to younger adult consumers who are between 18 and 30 years of age.

Older women: The older population is typically divided into three different groups in the field of gerontology: The young-old group aged 65 to 74 years, middle-old group aged 75

to 84 years, and old-old group aged 85 and older. The present study focused on young-older women who may be more likely to do online shopping.

CHAPTER 2. LITERATURE REVIEW

Overview

The first section of the literature review presents an overview of online shopping in the United States. In addition, consumer's concerns about online apparel shopping are identified. Next, rural and urban locations and age are examined as a moderator of online apparel shopping behavior. The second section reviews literature on older women. The characteristics of older women's bodies, older women's apparel shopping behavior, and the significance of older women's fashion market are discussed. In the last section, the research questions of this study are presented.

Online Shopping

Consumers have been attracted to making purchases via the Web due to many advantages of online shopping, such as accessibility, convenience, a wide variety of products, and low prices (Kim, Kim, & Kumar, 2003; Kwon & Lee, 2003; Kwon & Noh, 2010). About one-third of U.S. internet users has experienced buying a product online (eMarketer, 2013). The number of U.S. online shoppers is projected to rise from 143.3 million in 2011 to 179.9 million in 2017, which is 8% growth (eMarketer, 2013). This is significant growth in comparison with a 4% growth in the number of internet users who have browsed but not necessarily have made a purchase on a website (eMarketer, 2013).

In 2012, online sales made up 8 percent of the total retail sales in the United States (Forrester, 2013). Forrester (2013) expects that online sales accounted for 262 billion dollars in 2013. The growth of online sales is predicted to continue until 2017 and will constitute 10 percent of total U.S. retail sales (Forrester, 2013). U.S. consumers' average expenditure for online shopping is expected to reach \$2,738 in 2016, up from \$1,738 in 2012 (Forrester,

2013). According to Forrester's forecast (2013), the increasing expenditures of current online shoppers as well as the increasing number of new online shoppers will make a significant contribution to growth of online sales (Indvik, 2013). The online channel may become more important in the fashion market of the future.

Online Shopping for Apparel Products

In the beginning of online apparel shopping, there were many negative expectations about the growth of online apparel shopping due to the limitation that consumers cannot try on and touch an apparel product before they purchase it ("Internet Apparel Sales," 1999). Fit is one of the most influential factors on consumers' purchase decisions for an apparel product (Eckman, Damhorst, & Kadolph, 1990; Gardyn, 2003). Therefore, clothing had been considered as an inappropriate product category for online shopping (Kwon & Lee, 2003).

However, the number of online fashion retailers has increased along with the growth of online apparel sales (Beck, 2000). Clothing is one of the most popular product categories of online shopping (eMarketer, 2012). In addition to electronic products, apparel and accessories make up a significant amount of the total online sales in the United States (eMarketer, 2013). The sales of these two product categories are expected to reach about 46 percent of the total online sales in 2016 (eMarketer, 2013). Moreover, some research predicts a rapid growth of online sales about ten years from now (eMarketer, 2013; Forrester, 2013; Rueter, 2012).

Fashion retailers have been attempting to use multi-channel systems to enhance opportunities to go shopping and ultimately to increase profits. Due to ease of accessibility, consumers can buy an apparel product wherever and whenever they want using their smartphones and computers (Kwon & Lee, 2003; Kwon & Noh, 2010). The online channel

has become a major shopping place for apparel products among multiple channels such as television, mobile, and mail order catalogues (Kwon & Lee, 2003). Fashion retailers as well as consumers have taken advantage of the online channel (Lee & Kim, 2007). Retailers not only receive economic benefits, including the increase of sales and effective inventory management, but also can expand their markets to the global marketplace through the online channel.

To overcome the lack of actual experiences with a product in the online shopping context, retailers have continuously invested in the online channel (Forrester, 2013), in particular through investments in effective displays on the website (eMarketer, 2012). The development of technologies in the field of fashion, including 3D virtual models (e.g., virtual try-on of clothing) and interactive features on the websites (e.g., enlargement), has had a positive impact on consumers' purchase decisions (Lee, Kim, & Fiore, 2010). The use of these technologies has been attributed to reduce risks of online apparel shopping because consumers can have virtually enhanced experiences with an apparel product on the website (Lee et al., 2010). For instance, they can better guess how garments look on their bodies by trying an apparel product on a virtual model (Lee et al., 2012). The development of technologies has contributed to further growth of the online fashion market (Verhoef, Neslin, & Vrooman, 2007). Therefore, technological innovation for online apparel shopping may have a significant influence on the growth of online shopping in the future fashion market.

Consumers' Concerns about Online Apparel Shopping

Fit and size of garments. The current size system, based on the original U.S. domestic apparel sizing system CS 215-58, has a 1940 database and therefore does not represent the body sizes of current female consumers (Salusso, Borkowski, Reich, &

Goldsberry, 2006). It is not surprising that many consumers of all ages are dissatisfied with ready-to-wear apparel due to fit and size of garments (Salusso et al., 2006).

In online shopping, consumers have to judge an apparel product by the picture on the website because they cannot try it on before they order it. Moreover, they need to depend on a size chart and model images on the website to select a correct size and to guess fit of garments (Kim & Damhorst, 2010). This limitation has increased risks of online apparel shopping (Peters, 2005; Yu, Lee, & Damhorst, 2012). In particular, the absence of a good standardized size system has made the risks of online apparel shopping higher. The risks have negatively influenced consumers' apparel purchase intentions in online shopping (Kim & Damhorst, 2010) and have obstructed the growth of online apparel shopping (Peters, 2005).

Older women may be more concerned about fit and size of garments than are young women (Shim & Bickle, 1993). Women experience body shape changes such as shorter stature, larger torso area (e.g., waist, hip, and abdomen), and flatter buttocks with age (Goldsberry et al., 1996a). Their bodies tend to expand, increasing "3-5 inches in the waist, 1-3 inches in the hips, and 4-6 inches in the chest" during the aging process (Howarton & Lee, 2009, p. 220). The change of their body proportions causes fit problems even though they may maintain their weight (Howarton & Lee, 2009). Although these body changes engender the need for an alternative sizing system for older women (Goldsberry et al., 1996a), fashion designers and retailers have ignored older women and instead have continued to focus on young women for sizing standards (Goldsberry et al., 1996a). Thus, older women have difficulty in finding well-fitting clothing (Lee et al., 2012; Salusso et al., 2006; Shim & Bickle, 1993). Fit of garments is the most challenging issue for older women when

they shop for apparel products (Schofield, Ashdown, Hethorn, LaBat, & Salusso, 2006; Shim & Bickle, 1993).

Fit is associated with overall satisfaction with garments (Eckman et al., 1990). Older women have expressed dissatisfaction with fit of ready-to-wear because it is designed based on young women's bodies (Goldsberry et al., 1996a). According to Goldsberry, Shim, and Reich (1996b), more than two-thirds of older women were dissatisfied with the fit of garments. To improve garment fit for older women, aging body shape changes should be reflected in the sizing system for older women.

The lack of an appropriate size system for older women may have a negative impact on older women's online shopping because online apparel shoppers have been found to be concerned most about fit and size of garments (Beck, 2000). Older women's major concerns with fit are derived from the inconsistent size system in the current fashion market (Lee et al., 2012). Therefore, the development of a consistent and accurate size system could help older women to reduce their concerns about fit and size of garments. This may have a positive impact on their purchase intentions in online apparel shopping.

Fit and size of garments is also one of the most important issues for online fashion retailers because it is the main reason for garment returns (Beck, 2000). Thus, online fashion retailers could increase profits by providing effective information about an apparel product on the website, including a good size chart and appropriate model images for older women, as well as other creative marketing approaches. This may result in the growth of older women's online apparel shopping and a lower rate of returns.

Electronic payment security. Concerns with payment security have been discussed as an important issue of online shopping (Kwon & Lee, 2003). Online shoppers' concerns

about payment security include “both monetary loss (e.g., stolen credit card numbers) and privacy issues (e.g., protection of personal information and identity theft)” (Kwon & Lee, 2003, p. 183). Kwon and Lee (2003) found that concerns about the safety of online payment have a negative impact on consumers’ purchase intentions in online shopping.

Older consumers are more likely to make decisions carefully in order to reduce risks (Kwon & Lee, 2003). Thus, concerns with payment security of online shopping seem to be more crucial for older consumers than for younger consumers. Nevertheless, Kwon and Lee (2003) found that risks of online shopping, including payment security, do not have a greater impact on older consumers’ purchase intentions in online shopping compared with younger consumers.

A Moderator of Online Apparel Shopping Behavior

Rural versus urban areas. Rural vs. urban location may be an issue in this study, as the study is conducted in a state with extensive rural areas. Previous research regarding online shopping has examined consumers living in rural or urban areas (Lennon, Ha, Johnson, Jasper, Damhorst, & Lyons, 2009; Lennon, Kim, Johnson, Jolly, Damhorst, & Jasper, 2007; Then & DeLong, 1999; Xu & Paulins, 2005). Rural consumers have some limitations for in-store shopping due to the few stores in rural areas compared with urban areas (Then & DeLong, 1999). Moreover, the number of fashion retailers in rural areas has decreased over the last 30 years (Lennon et al., 2009). This gives rural consumers more difficulty to get to stores and increases their tendency to do shopping out of town (Lennon et al., 2007, 2009). In particular, clothing is one of the most commonly purchased product categories in the small towns they live in or near (Lennon et al., 2007).

The limited stores in small town areas might be positively associated with rural consumers' online shopping intentions (Lennon et al., 2007, 2009; Then & DeLong, 1999). Thus, rural consumers have been expected to have more positive attitudes and intentions about online apparel shopping than would urban consumers. However, Xu and Paulins (2005) found that the rural vs. urban location does not have an impact on college students' attitudes and intentions toward online apparel shopping.

Technologies have had a significant influence on change in rural areas (Lennon et al., 2009). Grimes (2000) insisted that the use of the internet has important implications for rural consumers because it enables them to overcome limited access to larger markets. In addition, there is a demographic change in rural areas. The average age of rural consumers tends to be older, and the older population in rural areas was a larger percentage than in urban areas in 2010: About 30% in rural areas and about 24% in urban areas (United Nations Statistics Division, 2014). These changes in rural areas suggest that online shopping may be more important to older consumers in rural areas than in urban areas.

Age. Age is one of the determinants in patterns of consumption for apparel products (Rocha et al., 2005). Older women have different shopping behaviors for apparel products compared with younger women (Rocha et al., 2005). Age has been frequently examined as one of the moderators of online shopping behavior (Hashim, Ghani, & Said, 2009; Hernandez, Jimenez, & Martin, 2011; Sorce, Perotti, & Widrick, 2005; Zhou, Dai, & Zhang, 2007).

According to Hashim et al. (2009), age influences online shopping behavior because of the differences across age groups in discretionary income and amount of leisure time to do online shopping. But age is not a determinant in the rate of using online shopping (Hashim et

al., 2009). In other words, it is not true that the older consumers are, the less they do online shopping. Hernandez et al. (2011) also found that online shopping behavior is not moderated by age. If consumers become familiar with online shopping, they are more likely to buy a product online (Hernandez et al., 2011). Thus, older consumers who have experience making a purchase online are more likely to be active online shoppers (Hernandez et al., 2011). The results of the studies indicated that age does not have a linear relationship with online shopping behavior even though age affects online shopping behavior.

Young consumers are more familiar with electronic technology, so they are considered a primary market segment for online shopping (Sulaiman, Ng, & Mohezar, 2008). Due to difficulties in using computer technologies, older consumers perceive higher risks of online shopping than do young consumers (Sulaiman et al., 2008). Thus, online retailers have focused on younger consumers (Domainz, 2006). However, there is increasing evidence of the importance to older consumers of online shopping.

First, the number of internet users who are over 55 years old is continuously growing, and they play a significant role in the recent growth of internet shoppers (McGann, 2004). This age group accounts for 18 percent of total internet users who are over 18 years old (McGann, 2004). To be specific, online buyers who are over 65 years of age made up appropriately 8 percent of the total online buyers in 2012 (Statista, 2012). They are expected to grow faster in number among online buyers than are other age groups (eMarketer, 2013; Tedeschi, 2002).

Sorce et al. (2005) compared older consumers' online shopping behavior, which includes product search and purchases on the web, with that of younger consumers. Even though older consumers are less likely to search for a product on the web, they tend to buy

more products online than do younger consumers (Sorce et al., 2005). Kharif (2006) also indicated that older consumers tend to spend more money online than do younger consumers. In particular, older women who are over 55 years of age spend more money purchasing apparel products online (Binkley, 2009). This age group is the fastest growing group of online apparel purchasers (Binkley, 2009). In 2009, online apparel sales in the age group between 55 and 64 years old increased by 11 percent over the previous year, whereas the sales in the age group between 25 and 34 decreased by 8 percent (Binkley 2009).

With the growing number of older online shoppers and their level of spending in online shopping, some online retailers have developed products and marketing strategies to appeal to older consumers (McGann, 2004; Tedeschi, 2002). For instance, online retailers have focused on older consumers by investing in the development of Web advertisements such as banners on the website in order to capture older consumers (Kharif, 2006).

Baby boomers have become the majority of internet shoppers (Kharif, 2006). This indicates that middle aged consumers have become more important for online fashion retailers. Therefore, online fashion retailers should be conscious of older women as their target market, as substantial growth in consumers above 65 has started due to aging of baby boomers.

Older Women and Aging

There is no consensus on the definition of older people (Moschis, Lee, & Mathur, 1997). Thus, there is no exact criterion of chronological age to define older people. In the field of fashion, many researchers have defined “older” consumers with different age ranges: 43 years or older (Kwon & Noh, 2010), 50 years or older (Holmlund et al., 2011; Mumel & Prodnik, 2005), 55 years or older (Ashdown & Na, 2008; Goldsberry et al., 1996a, 1996b;

Joung & Miller, 2006; Salusso et al., 2006; Schofield et al., 2006; Shim & Bickle, 1993; Shim & Mahoney, 1992), 60 years or older (Jackson, 1992; Kozar & Damhorst, 2008; Lee et al., 2012), and 65 years or older (Chowdhary, 1989; Moye & Giddings, 2002; Patterson & Warden, 1983).

The population of U.S. older consumers above 65 years of age was anticipated to grow rapidly between 2010 and 2013 because baby boomers have now entered this population group (U.S. Bureau of the Census, 2010). The growth of the older population implies that purchasing power of older consumers is increasing (Jackson, 1992). Their economic powers have received attention in the marketplace because older people over 55 years of age control over 50 percent of properties in the United States (Moschis et al., 1997).

Moschis et al. (1997) argued that older consumers have become the most influential consumer group in the marketplace. In particular, Leventhal (1997) stated that the purchase behavior of older consumers would have a significant influence on trends in the marketplace. However, fashion designers and retailers have overlooked older consumers (Know & Noh, 2010). This has resulted in limited apparel product choices for older women (Rocha et al., 2005). Thus, the need for older women's clothing has accelerated in the fashion market. Apparel product lines for older women could be a significant emphasis of the future fashion market.

Older Women's Body Changes

Older women naturally experience body changes during the aging process (Ashdown & Na, 2008; Goldsberry et al., 1996a). Women are likely to gain weight as they grow older (Ashdown & Na, 2008). In addition to increased weight, the features of their aging bodies include "shorter stature, thickened waist, protruding abdomen, flattened buttocks, and a

forward tilt of the head and shoulders” (Campbell & Horne, 2001, p. 186). These changes result in older women’s dissatisfaction with fit and size of garments because many garments are too tight for older women in various areas of the body (Goldsberry et al., 1996a). The differences between older women’s body shapes and the standardized size system that fashion retailers have used make older women have more serious problems with fit and size of garments than are experienced by younger women (Ashdown & Na, 2008). Therefore, the distinctive body features of older women need to be accommodated in sizing systems in order to address older women’s problems with fit and size of garments.

Although there is a significant difference between older and younger women’s bodies, much fit research has focused on young women’s bodies and fit of garments (Lee et al., 2012). Therefore, research of older women’s body shapes and fit of garments is required to improve fit and sizing of garments for older women and ultimately to further expand older women’s fashion market choices. In particular, efforts to address older women’s fit concerns could help promote online apparel shopping to reduce risks inherent when they cannot try on an apparel product before purchasing it.

Older Women’s Apparel Shopping Behavior

Older women today are different from previous generations of older women because they tend to be healthier and more active (Kharif, 2006; Mumel & Prodnik, 2005). This has changed their lifestyle and consumption habits from that of previous generations (Mumel & Prodnick, 2005). For example, they pay more attention to fashion and purchase more apparel products than older women did in the past (Shim & Bickle, 1993). Not only the change of older consumer’s shopping behavior, but also the lack of research on older consumer’s shopping behavior, has caused limited understanding of older consumers’ shopping behavior.

There are three misconceptions about older consumers' apparel shopping behavior. First, older women are assumed to have similar tastes, so they are considered as a homogeneous consumer group for apparel (Mumel & Prodnik, 2005). But, older women are not a homogeneous market segment; they have different preferences for apparel products based on their lifestyles and tastes (Moye & Giddings, 2002). In particular, older women are more likely to have distinct needs from each other because they have experienced different social and body changes (Jackson, 1992; Kozar & Damhorst, 2008). To meet older women's divergent needs, fashion retailers have to develop new products and marketing strategies (Moschis et al., 1997).

Second, older women's interests in fashion are assumed to decrease as they age. This misconception is contested by Kozar's study (2005) that examined the effect of age on older women's attitudes toward clothing and appearance. Kozar (2005) explored three age groups of older women: Young-old women aged 65 to 74 years, middle-old women aged 75 to 84 years, and old-old women aged 85 and older. Even though preferences in clothing changed with age, clothing and appearance are still important for many women over time (Kozar, 2005). This study showed that some older women have strong interests in fashion that fits their aging lifestyles.

Lastly, older women's apparel expenditures are assumed to be significantly lower than young women's expenditures. According to Lee, Hanna, Mok, & Wang (1997), apparel expenditures start to decrease after age 68. They also found that demographic variables including marital status, the level of education, and status of employment had a significant impact on older consumer's apparel expenditures (Lee et al., 1997). In particular, retirement tends to decrease expenditures on apparel products by older women (Jackson, 1992; Lee et

al., 1997). However, Jackson (1992) found that age is not a significant determinant of apparel expenditures. Older women's apparel expenditures are more likely to depend on their incomes (Jackson, 1992). The change of apparel expenditures due to reduced income is similar to patterns of other age groups' expenditures (Jackson, 1992). Therefore, age is not the only factor that has a significant effect on the level of spending on apparel, even though overall older women's apparel expenditures tend to decrease because of retirement and concerns about longevity of their monetary resources.

Lee et al. (2012) explored older women's concerns with fit and style of garments. The researchers found that older women want to buy clothing that can cover their body features due to aging (e.g., wrinkles on arms and neck). They do not want to look too young compared with others their age, so they prefer clothing that represents their lifestyles to clothing that follows the latest fashion trends (Lee et al., 2012). The results of the present study could help fashion retailers to develop products tailored to the preferences of older women and enhance marketing strategies by understanding consumers' needs.

Older Women's Fashion Market

According to Lee et al. (2012) and Kozar and Damhorst (2008), older women have perceived a lack of fashion retailer attention to the older fashion market. At the same time, they consider themselves as a crucial consumer group that has demands for a wide range of products (Moye & Giddings, 2002). In addition to older consumers' particular needs and preferences, the increasing numbers in the older population highlights that older consumers could play a vital role in the fashion market (Moschis et al., 1997; Moye & Giddings, 2002).

In spite of the significance of the older market, fashion retailers have largely ignored older consumers and instead focused on young consumers (Goldsberry et al., 1996a; Kwon &

Noh, 2010). In particular, online fashion retailers have targeted young consumers who are 18 to 34 years of age (Domainz, 2006). However, baby boomers who are moving into their 60s are the fastest growing segment of internet users (McGann, 2004). Therefore, older women could be a new opportunity for fashion retailers, both online and offline (Goldsberry et al., 1996b; McGann, 2004; Rocha et al., 2005). Online fashion retailers might benefit by paying more attention to older consumers, who are a huge potential fashion market (Jackson, 1992; Peter et al., 2011).

Research Questions

Many scholars agree on the need for research of older consumers in the field of fashion (Chowdhary, 1989; Joung & Miller, 2006; Kozar & Damhorst, 2008; Goldberry et al., 1996; Lee et al., 2012; Moye & Giddings, 2002; Mumel & Prodnik, 2005; Peter et al., 2011; Rocha et al., 2005; Shim & Bickle, 1993; Shim & Mahoney, 1992). In particular, there is little research on older consumers' online apparel shopping because most previous research of online apparel shopping has focused on young consumers (Kwon & Noh, 2010). To enhance understanding of older women's online apparel shopping, the following research questions are developed:

1. How do older women experience online apparel shopping?
2. What are factors that encourage older women to do online apparel shopping?
3. What do older women have concern about or have difficulty with when they shop for apparel products online?
4. How do older women decide whether they will buy apparel products online?
5. How can online fashion retailers better serve older women?

This study will make a significant contribution to the literature and fill a gap in understanding of older women's online apparel shopping. In particular, a qualitative study was designed to explore in depth older women's concerns about and experiences with online apparel shopping.

CHAPTER 3. METHOD

Overview

The first section of this chapter describes the qualitative methods of this study, which were face-to-face interviews and observations. Semi-structured interviews were designed to explore older women's experiences with and attitudes toward online apparel shopping. Observations were conducted to further examine the women's process of online shopping for apparel products. The second section explains sample inclusion criteria and the sampling strategy and process. The third section explains how the data were collected in detail. Lastly, the data analysis process of both face-to-face interviews and observations are discussed.

A Qualitative Approach

A qualitative approach was applied to enhance contextual understanding of older women's online apparel shopping. According to Glesne (2011), a qualitative study is "best at contributing to a greater understanding of perceptions, attitudes, and processes" (p. 39). Different methods enable us to find different perspectives on the same topic, so this study could make a contribution to enrich understanding of consumers' online shopping behavior. Despite the importance of the qualitative approach, few qualitative studies of online shopping have been conducted in the field of fashion. One qualitative study included focus group discussions of catalogue and online shopping (Worthy et al., 2004). Not much else has been found that takes a qualitative approach to understanding online shopping.

Face-to-Face Interviews

A total of 13 in-depth, face-to-face interviews were conducted to explore older women's attitudes toward online apparel shopping, how they do online apparel shopping, and

what factors they are encouraged by or concerned about when they do online apparel shopping. Each of the 13 women was interviewed once. The interviews allowed participants to describe their experiences and attitudes in their own words. In the first phase of the interview, general thoughts, opinions, and perceptions were collected; a second phase of the interview included more questions about a specific apparel website, one the participant chose, that she explored while the interviewer watched.

A short questionnaire was developed to record participants' background information including age, location, ethnicity, education level, marital status, status of employment, personal income, and familiarity with computers. The data were used to describe demographic characteristics of the sample. In the questionnaire, they were asked also about their previous online apparel shopping experiences, including how many times they shopped in the last two years, how much they spend, and where they shop.

The researcher developed interview questions for this study based on the literature review. Questions included were open-ended or semi-structured. The interview questions guided the interview procedure: Participants were asked to describe their experiences with buying apparel products online. Then, they were asked about their feelings and problems when they do online apparel shopping. Next, they were asked about their favorite web sites for online apparel shopping. Finally, the researcher asked the participant to give her specific thoughts while going through the chosen website (see Appendix G).

Observations

After the first phase of interviewing, the processes in which they engaged during online shopping were observed and discussed. Observation, another type of qualitative approach, can be analyzed in rich and thick descriptions which give insights into

understanding of such things as behaviors, shared beliefs, and values (Glesne, 2011). In particular, an observation works “best in a back-and-forth process with interviews” (Glesne, 2011, p. 75). Thus, the researcher observed older women going through an apparel website of their choice. During the observations, participants explained what they were thinking while going through the website. The purpose of the observations was to better understand older women’s online apparel shopping behavior.

Participants

To be eligible to participate in this study, women should be 65 to 74 years of age and should have had experiences purchasing or ordering apparel products online at least three times within the last two years. Snowball and purposive sampling strategies were used for the selection of study participants who were at a variety of ages and living in rural or small town areas and larger cities in a Midwestern state. The participants were recruited from independent and assisted living facilities, retirement communities, churches, and women’s social clubs. They also were recruited through word-of-mouth recommendations and connections on the part of participants and acquaintances of the researcher and her committee.

Data Collection

Institutional Review Board (IRB) approval was obtained to conduct this study (see Appendix A). To recruit the participants, the researcher contacted activity directors and administrators of assisted living facilities and retirement communities, churches, and social clubs via phone and email. They were asked for permission to post a flyer about the opportunity to participate in the study (see Appendix B). The researcher displayed a poster in facilities where permission is given to advertise the study. An announcement was also

posted on community pages on Facebook. The poster included information about the study, qualifications to participate in the study, and the researcher's contact information (see Appendix C). The participants also were recruited through connections on the part of participants and acquaintances of the researcher and her committee. Each participant and committee member was asked to help the researcher recruit participants who fit the study criteria. When requested, the researcher visited the facilities interested in this study to explain about the study in detail and to ask for permission to conduct face-to-face interviews and observations. The researcher conferred by phone and email with each participant to set up a specific time, date, and place to conduct interviews and observations (see Appendix D). The time and location of each session was arranged based on availability of the participants and access to a computer.

Data collection was conducted in the form of face-to-face interviews and observations. Before beginning the interview, the participants were notified about the purpose and procedures of this study, their rights to leave the study at any time, and confidentiality of their identities. Then, the participants were asked to read and sign the informed consent form (see Appendix E). They also were asked to complete a brief demographic questionnaire (see Appendix F). Each interview lasted approximately 20 to 40 minutes and was audio recorded for transcription.

In the second phase of each interview, the researcher asked the participant to show her favorite apparel shopping online site on her own computer or on a laptop supplied by the researcher. The women were asked to browse apparel products, choose the items with the selection of color and size based on their preference, and visit the checkout area on the given apparel website. They also were asked to describe their thoughts, opinions, and suggestions

that they would give to online fashion retailers while going through the website. The observations were concluded at the checkout point of a purchase, so participants were not asked to purchase items or provide any identity or payment information (see Appendix G for instructions for going online).

During the observations, the sessions were video recorded with permission of the participants. Participants' faces were not video recorded, and only their hands on the keyboard and computer screen were filmed. Filming was stopped when personal information was entered on the screen. Each computer shopping session took about 10 to 20 minutes. The women were compensated for participating in this study with a \$5 Target gift card.

To keep the data confidential, the participants' names were not recorded on any transcripts or questionnaires. They were assigned a code name instead of their actual names. All data were kept in a password-protected file. Both audio and video recordings were played in a private location with earphones for transcribing and analyzing data. The files of the interviews and films were destroyed after data analysis.

Data Analysis

First, the audio recordings were transcribed by the researcher and checked by a transcriber who was hired to make a final check on accuracy of the transcriptions. The researcher read through them several times to gain overall understanding of the data. The researcher identified concepts and major themes using the constant comparison process (Strauss & Corbin, 1990). Subthemes within a theme also were identified, and the researcher developed a coding guide with the definitions and a code for each theme and subtheme (see Appendix H). Based on the coding guide, participant responses to the interview questions were coded in each transcript. The interview data were analyzed line by line.

The verbal portion of the observations was transcribed. The researcher reviewed the video recordings several times to identify patterns of online shopping behavior and to write notes about the actions the women took online. The constant comparison process was used to find themes and subthemes that indicated the common online apparel shopping behavior among participants. The data were coded using a coding guide developed by the researcher as in the analysis of the interview data. The coding process entailed further analysis of the interview data. The identified patterns were described step-by-step in words by the researcher.

To enhance trustworthiness of this qualitative study, a member check was conducted. One coded transcript and observation description with a coding guide was checked by the participant for verification. Moreover, a second coder, a graduate student majoring in Apparel, Merchandising, and Design, coded all transcripts and observation descriptions separately from the researcher using the coding guides. Intercoder reliability was calculated by multiplying by 2 the number of total agreements between the researcher and the second coder and then dividing by the sum of the total number of codes assigned by the two coders (Lombard, Snyder-Duch, & Bracken, 2002). The intercoder agreement was 96%. Disagreements in coding were negotiated between the researcher and the second coder.

Researcher Background

The background of the researcher has a significant impact on the research process including research topic selection, data collection, and data analysis. In particular, the researcher's subjectivity significantly influences interpretations of qualitative data. Thus, the researcher background was examined to understand the perspectives including assumptions or beliefs she brings to this study.

The topic of this study was motivated from the researcher's experiences purchasing apparel products online. She was dissatisfied with clothing that she purchased online because it was very different from her expectations. Moreover, she was dissatisfied with her body comparing thin models' images on the website. From her experiences, she assumed that older women may have more concerns about fit and size of garments when they do online shopping for apparel because size systems and model images on apparel shopping websites are developed for young women. In addition, older women might have more technical problems with online apparel shopping because younger consumers are more familiar with using computers. In this regard, she had questions about: How older women do online apparel shopping, what concerns older women have when they do online apparel shopping, and how they solve the concerns and problems. With the increasing significance of the older population for online fashion shopping, retailers should pay more attention to older consumers. The question about how the retailers could enhance their marketing strategies for older women led her to explore the topic of this study.

As a graduate student in Apparel, Merchandising, and Design, her coursework and preparation have prepared her to examine these questions. She took several research method courses and had experiences conducting qualitative research. Moreover, she conducted a mini project on older women's online shopping, similar to this present study, in a qualitative method class.

CHAPTER 4. RESULTS

Overview

This chapter includes research results and findings from the face-to-face interviews and observations. A description of participants in this study is presented and the themes described. The findings organized by the research questions are then discussed. Lastly, the patterns of online shopping behavior from the observations are reported.

Description of Participants

Demographic Characteristics

Participants included 13 women who were between 66 and 73 years of age. Of the 13 participants, five were in their mid to late 60s and eight were in their early 70s. The average age was 70 years. All the participants identified themselves as White/European American and living in Ames, Iowa. Most participants had a relatively high level of education: Five participants had a graduate or professional degree, five had a Bachelor's degree, one had an Associate's degree, one had some college education but no degree, and one had a high school diploma. Nine of the 13 participants were married, two were divorced, and two are widowed. Only one participant was employed, and the other participants were retired. The number of participants in annual personal income brackets was fairly even: Three participants earned more than \$150,000, three earned \$100,001 to \$150,000, two earned \$50,001 to \$100,000, and three earned \$20,000 to \$50,000. But there was no participant who indicated her yearly personal income as less than \$20,000; two participants did not indicate their income. All the participants were familiar with computers: About half of the participants identified their familiarity with computers as very familiar and the other half of participants as somewhat familiar.

Online Apparel Shopping

In the last two years, participants shopped for apparel products online from 3 to more than 50 times. The average time shopping online was 14. To examine an age effect on their online shopping, the participants were divided into two groups: (1) women aged 65 to 69 and (2) women aged 70 to 74. There was a substantial difference in the average times between the two groups: The 65-69 group with five participants shopped 22 times for apparel online in the last two years, whereas the 70-74 group with eight participants shopped 10 times on average. But the one participant, who was employed and included in the 65-69 group, showed distinguishing numbers of shopping times and expenditures: She shopped more than 50 times in the past two years and spent over \$1000 per year online for apparel. The average shopping time for the remainder of the 65-69 group was 12 times over two years, more similar to the 70-75 group.

The participants' yearly expenditures on internet purchased apparel ranged from \$100 to over \$1,000, with a mean expenditure of \$388 per year. The average yearly expenditure in the 65-69 group was about \$500 and about \$319 in the 70-74 group. Excluding the one participant who showed the unique numbers, a mean expenditure in the 65-69 group was approximately \$375 per year. Thus, the 65-69 year old women tended to do online apparel shopping more and spend more money than the 70-74 years old women.

The most common site shopped for apparel online was Lands' End (7 participants), followed by Talbots (4), Amazon (3), Eddie Bauer (3), Macy's (3), L.L.Bean (2), Von Maur (2), Youngers (2), and Zappos (2). The sites that the participants mentioned one time were Blair, Carol Wright Gifts, Chico's, Coldwater Creek, Columbia shoes, Dansko, Dillard's, DSW, Duluth Trading Co., Eileen Fisher, H2O Wear, JC Penney, Kohl's, Marketplace India,

Nordstrom, NY Lingerie, Old Pueblo Traders, Sierra Trading Post, Sketchers, Soft Surroundings, Speedo, Travel Smith, and Walmart.

Major Themes

Themes were identified in participants' responses to the qualitative questions asked during the interviews and observations. Quotes that illustrate the themes are presented with number codes identifying sources instead of actual names (e.g., P1 for the first participant). The major themes that emerged from the qualitative analysis were organized by the research questions for this study as follows:

- Research Question 1: How do older women experience online apparel shopping?

The themes related to this question are:

- (A) First shopping: Description of first experience shopping for apparel online.
- (B) Types of apparel products: Types of apparel products purchased or not purchased.
- (C) Problems: Problems experienced with online apparel shopping.
- (D) Attitude toward online apparel shopping: Overall attitude, i.e., like or dislike, toward online apparel shopping.
- (E) Preference of shopping channels for apparel: Preference to buy apparel in a store or on a website.

- Research Question 2: What are factors that encourage older women to do online apparel shopping?

The themes related to Question 2 are:

- (A) Convenience: Factors that made shopping online convenient.
- (B) Low prices: The access to reduced prices of apparel products through promotions and sales on apparel shopping websites.

- (C) A variety of products: The availability of diverse styles and sizes for older women and options.
- (D) Relationship of online to other shopping channels.
- (E) Needs: Personal needs that drive online shopping activity.
- Research Question 3: What do older women have concern about or have difficulty with when they shop for apparel products online?

The themes related to Question 3 are:

- (A) Fit and size of garments: Concerns about fit and size of garments.
- (B) Accuracy of information on products.
- (C) Return process: Concerns about returning apparel products to a company.
- (D) Security: Concerns about electronic payment security.
- Research Question 4: How do older women decide whether they will buy apparel products online?

The themes related to Question 4 are:

- (A) Knowing size: Knowing what size they need.
- (B) Online consumer reviews: Online consumers' reviews and ratings regarding fit, quality, and color of apparel.
- (C) Shipping: Information on shipping that facilitates decision making.
- (D) Return policy: Availability and conditions in the return policy.
- Research Question 5: How can online fashion retailers better serve older women?

The themes related to Question 5 are:

- (A) Technologies: Various technological advances would enhance the shopping experience.

(B) Product suggestions: Suggestions of product features.

Qualitative Results

Research Question 1: How do older women experience online apparel shopping?

First experience shopping for apparel online. Participants were asked to describe their first shopping experience purchasing apparel online. When they described how the first shopping went, they mentioned that it was “fine” [P1], “funny” [P2], and “satisfactory” [P9]. Finding a product that they needed, a good price for a product, an appropriate shipping time, and fit of the apparel that they expected were aspects that made them have good experiences. They also mentioned that they did not have any problems when they did online apparel shopping at first. Overall, most participants expressed a positive attitude toward their first shopping experience.

Shopping Details. Participants usually purchased their own clothing online. They also did online apparel shopping for gifts. Only one participant mentioned that she shopped more for gifts than she did for herself. Out of 13 participants, 7 participants mentioned that they purchased tops (e.g., T-shirts, sweaters, jackets, blouses, and coats) that were “easy to fit” [P5], but they would not buy bottoms including jeans, pants, and slacks due to fitting problems:

I buy T-shirts or things that...tops. I don't normally buy jeans or slacks. I just don't know for sure how they are going to fit, so I shop more for the things that don't have to fit exactly. [P1]

Mostly tops, jackets, coats, and sweaters because I have a problem with bottoms not fitting. And I like to try bottoms on so that I know if they're actually going to fit. I would rather buy those in person. [P3]

Fit played a significant role in what kinds of apparel products the participants would buy or not buy. For instance, they also purchased nightwear, sleepwear, and pants for exercise that do not need to fit exactly. On the other hand, they would not buy a formal dress and evening dress because they would need to try on and touch the product before they purchased it:

What I would not buy online is an evening dress...something that's really expensive that would need tailoring; I would not buy those online. [P7]

I wouldn't purchase a very formal dress. For example, when I was searching for a dress for my daughter's wedding, I went to try those on rather than purchasing online.

The reason for that is that shopping online has one disadvantage in that you can't always tell the quality of the fabric. [P5]

Shoes were the type of apparel products that some participants purchased online and others did not. Due to fit and comfort, seven women (P1, P2, P3, P9, P10, P11, and P12) were not willing to buy shoes online. However, others (P4, P5, P6, P7, P8, and P13) were willing to buy shoes online. Particularly, P4 and P7 mentioned that they purchased all of their shoes online because they could not find the sizes that they needed in stores. In addition to fit, availability of sizes that are harder to find in a store had an influence on their decision to purchase apparel in an online channel.

Most participants described that they usually purchased every-day wear online because they did not have any specific needs due to retirement. The one participant who was employed also purchased her every-day apparel online. Only one participant mentioned that she bought apparel for special activities or events (e.g., meeting, volunteering, and church) online rather than for every-day use. Retirement had a significant impact on their need for

clothing. Many of the participants stated that they did not buy as many clothes as they used to because they were retired. The reduced need for clothing was directly associated with how much apparel they purchased online.

Surprisingly, most of the participants indicated that they actually did not have bad experiences when they were asked to describe their worst experience when shopping online for apparel:

I guess I really don't have one because I guess I don't do it very often. So, I'm trying to think if there was any...not I've had with apparel. [P1]

Worst...I can't really think about a worst. [P3]

I don't really have a worst experience. [P10]

I think I really haven't had too many bad experiences. [P11]

This aligns with the finding that many of the participants did not have problems or difficulties in their online apparel shopping experiences including the first shopping:

All of my experiences have been good. I've never had a bad experience. Every, anything I've ever bought online, as far as I know, I've never had a real problem. [P10]

I think I haven't had anything that was a problem. [P1]

Generally I haven't had a problem and I feel comfortable with it. [P5]

Attitude toward online apparel shopping. As they did not have the worst experiences and problems, participants' experiences with online apparel shopping were positive overall. The positive experiences had an impact on their attitudes toward online apparel shopping. When they were asked to describe their overall attitude toward online apparel shopping, most participants expressed a positive attitude, for example it was "very

positive” [P3], “good” [P1], “terrific” [P10], “satisfactory” [P5], “fun” [P4], “very tempting” [P13], “easy and convenient” [P12], and “very easy and straightforward” [P11]. They also “liked” [P6] and “enjoyed” [P5] doing online apparel shopping and considered it “more of a hobby” [P4]. Moreover, the previous experiences of shopping for apparel online were associated with their intentions to do online apparel shopping. P7 emphasized the value of the first experience:

Like “oh wow, this really works,” okay then it goes into your brain, and you are going to go on that site over and over and over again, hoping for the same experience again. The value of that first experience, I think, merchandisers need to understand, need to be successful. And...so its fit, I mean if I’m excited about the fit, if they have the size I need. The jacket was good, some shoes that I’ve purchased are wonderful, and if we stray from apparel, some of the things that I’ve ordered for the house, I really liked too. I felt proud of myself for finding that deal.

P3 indicated that her overall experience with purchasing apparel products online was positive and that she would not go back and do it again if her experience was negative. Thus, a positive initial experience significantly influenced participants’ positive attitudes toward online apparel shopping and ultimately their online apparel shopping intentions.

Preference of shopping channels for apparel. The positive attitude toward online apparel shopping also had an effect on their preference of shopping channels for apparel. Eight participants, among the eleven participants who had a positive attitude toward online apparel shopping, indicated that they preferred to buy apparel online rather than in a store. In particular, four participants stated that they bought a lot of their apparel online: “At this point in my life, I probably buy most of it online when I need something” [P9]. However, two

participants expressed a negative attitude toward online apparel shopping. Three participants, including the two with negative attitude mentioned that they did not shop much online and preferred to do it in stores. The reason for not shopping online was the limitations of online apparel shopping due to what they cannot know: “how they are going to fit” [P1] and “the feel of the fabric” [P2].

Overall, most participants had good experiences purchasing apparel through online shopping and had a positive attitude toward online apparel shopping. They purchased a lot of their own apparel online and over half of the participants would rather shop for apparel online than in a store.

Research Question 2: What are factors that encourage older women to do online apparel shopping?

Advantages of online shopping. Participants were motivated to shop for apparel products online for various reasons. Factors such as convenience, low prices, and a variety of products, seemed to motivate online shopping among the participants.

Convenience. Online shopping allowed participants to do apparel shopping whenever and wherever they want. Thus, they could enhance opportunities to do apparel shopping through shopping online. In addition to improved accessibility and variety, apparel products that they ordered could be delivered to their door. Convenience was considered as the most positive aspect of online apparel shopping:

The easiest is certainly convenient and it's shipped to your door. [P5]

That's the positive I believe it's strictly convenience, absolutely convenience. [P7]

Shopping from home on their own computer enabled them to buy apparel easily. P1 stated, “It's convenient. I guess if I were more limited due to being at home, I'd probably

value it more.” P10 also mentioned her positive expectation of online apparel shopping due to convenience:

If you can learn the technology, the basic technology, it’s a terrific tool for older people; especially since they have trouble walking or whatever.

Therefore, the convenience of online apparel shopping could become more valuable as they become older and have more difficulty with mobility.

Low prices. One of the advantages of online apparel shopping participants said was, that they “could get things cheaper” [P8]. In addition, they could get access to reduced prices and items on sale:

One of the things I like best is being able to...both Lands’ End and Talbots especially have sales, or they have outlet factories with like price reductions. And you can order as soon as the sales start, so you don’t, and we don’t have those stores here anyways, so otherwise I wouldn’t be able to do that. So, it’s probably the access to reduced prices. [P9]

For the sale items, they could overcome the limitation of the time and location of stores through online shopping. They did not have to go to the physical store to take advantage of sales. This allowed them to purchase apparel products more cheaply. A good price was one of the factors that they explained led to their positive experiences with online apparel shopping. Thus, reduced prices had an effect on their motivations for online apparel shopping.

A variety of products. When participants were asked to describe their experiences purchasing apparel products online, one of the main reasons why they did online apparel shopping was that they could find the sizes that they wanted:

Because I had a hard time finding my underwear, just trying to find the bra to fit because I'm bigger chested. And even in the stores I would go to Mason City or Rochester, Minnesota, and even in the bigger stores I couldn't find the sizes that I needed. I knew what size I needed but I couldn't find them there, they don't carry those. And so then I went online and was able to purchase them online. [P4]

Right now, shoes all the time, because I can't find shoes. And in fact, even blue jeans because the stores here don't carry them long enough. So I'm literally often going to sites for things I can't find because things don't fit. [P7]

Particularly, it was hard for them to find a petite size in a store, so they went online to order the special size that they needed:

I wear petite sizes and it's somewhat limited in the local stores what I can find. [P5]
I'm smallish, and I'm petite for many things from the waist up. I wear regular length pants, they still need to be shortened but they fit better. So, I need to try to find petites if I can, or in one case at least I know one company it doesn't much matter, for some clothes, it doesn't much matter, but finding petites is always a challenge. [P2]

P4 and P9 described that they purchased apparel from some online fashion retailers because they had "a lot of petite sizes" and "an extensive petite section." The availability of various sizes led them not only to go online, but also to go to specific apparel shopping websites that had the sizes that they needed.

Most participants mentioned a wide variety of styles as the most positive aspect of online apparel shopping, particularly compared with a store. This advantage of online apparel shopping motivated their shopping for apparel online because they could find the items that they wanted online, but could not find in a store. P4, P6, and P10 mentioned that

they could have more of a variety and more products to choose from online a lot of the time compared to in the store. They also indicated that they did online apparel shopping because they rarely went to stores in big cities that had diverse products. Through online shopping, they could have many different choices and this enabled them to enjoy online apparel shopping:

I can enjoy doing that because you get a lot more selection when you go online than sometimes you can get in the store. [P8]

I guess the most positive, I might find things there that I don't find here in Ames, and there's one company that I do rather enjoy. That was the most positive for doing online, finding something that I wouldn't have known about otherwise. [P2]

Particularly, the lack of products for older women in stores significantly impacted their motivations for shopping for apparel online. They needed clothing that is age appropriate. Over half of the participants mentioned difficulty in finding styles for older women:

I wouldn't know where to go necessarily to find exactly what I want as an older woman. It's hard. [P7]

I am finding it perhaps a bit harder to...there are more limitations in what I feel is appropriate for older women. [P9]

I think that the only place you can get it these days, well not the only place, but they're more likely to be found online than they are in the store. I walked down this morning in downtown and there's a shop that I love, but the window was full of things that I couldn't wear. There's no way, and it's supposed to be for older women, but I was like, this is too gross I just don't really think this is me. [P1]

We certainly have a bigger problem with style, and probably somewhat with fit depending on fashion at the moment. If we're in a period of time when fashion is kind of slim, then I think older people do have a bigger problem because we might not want the slim fit for instance. So, there are stores I don't bother going to for instance because it's no need to (laughs). [P2]

The limited styles for older women in stores was also the reason why they began shopping for apparel online:

I started several years ago because I noticed that when I shopped in the local stores they didn't seem to have apparel that was fitting to my age. It was very short skirts or very trendy items that a very young person would wear, but not at all suitable for someone over 50. And it seemed like every store was the same, so I used to purchase some things through like the Penny's catalog, but then I went online and I could find more classic clothes, and I liked those better. [P5]

The variety of apparel products seemed to be more important for the women as they grew older because it was hard to find products and styles that they wanted. It could be considered as one of the biggest motivational factors that led them to go online for apparel shopping.

Connections with other shopping channels. As P5 mentioned above, a mailed catalogue was one of the motivations for online apparel shopping among participants. About half of the participants went online to get more information about a product and purchase it if they found apparel that they liked in a catalogue:

I get a lot of catalogs. So I look in the catalogs, I never ever mail an order, but if I see something in the catalog that I like then I go look online and see if I like it. [P10]

Sometimes I call the place that has the catalog. The motivation is probably their catalogs, and then I think, “Well, I’ve seen something like that but it’s not in this catalog,” and so then I probably go online and see if that product is still available. So, usually it’s triggered by a catalog in the mail type of thing. [P1]

Very often I will get a catalogue via mail. So, I can look through things and get some ideas what I want to get, then go to their sites, and then pull up those items by catalogue number. That saves time rather than going for the whole thing. [P11]

The offline catalogue triggered online apparel shopping. The women also shopped for apparel online after seeing apparel products that they liked in a store. P2 ordered another group of things online to go with a few things that were picked out in a store. Moreover, the lack of product availability in a store had a significant effect on their motivations for online apparel shopping. If a store did not have the size or color that they wanted, they went online and ordered it with the product information that they got from the store:

Usually I go to the stores and will try on something, and if it doesn’t quite fit but I like the style, I’ll go on and see if it’s online in a petite size. [P4]

I have done a lot of different items, and they have a lot of variety...Something that I don’t find in the store, I will go online...maybe seen or have gotten before, and they don’t have it in the store, so I check online to see if they have it. [P6]

Thus, the availability of diverse products and options including styles and sizes online encouraged the participants to do online apparel shopping. On the other hand, an online shopping channel had a positive impact on their shopping in a store because they could get information about a product through an online channel such as searching for a product and then checking availability of a product in a store:

I will go online and I will look and look and look to see what I like. But then I may not buy, I may go to Des Moines and look. [P7]

Because there were a couple of times where I wanted a specific kind of style of pant, and they didn't have one up here. So when you go on their website, you can see if any store around here has it. [P4]

There are also times where I can look online to see if a store even has it. If they don't, I can go ahead and order it. That part I like it saves time. [P6]

A connection between online and offline shopping channels allowed them to do more apparel shopping in both websites and stores.

Need triggered online shopping. Participants usually went online to buy apparel products that they needed. In other words, the main motivation for them was knowing that they wanted to buy something before going online. The women went online when they had “something specific in mind” [P1] or “a specific item she wanted to buy” [P11]. P3, P4, P9, P10, and P13 also went online when they needed specific items or styles. P10 mentioned that her online shopping was more intentional than in a store: “When I shop in the store I tend to buy too much, but when I shop online I just get what I want.” Thus, the need for a specific apparel product seemed to be an important antecedent for older women's shopping online for apparel. Online sites were not usually used as a source for extensive exploration before focused shopping.

Research Question 3: What do older women have concern about or have difficulty with when they shop for apparel products online?

Fit and size of garments. All participants included in this study expressed their concerns about the fit and size of garments when they did online apparel shopping. That they

could not try on a product before purchasing it was considered as the most negative aspect of online apparel shopping. One of the main reasons for fit and size problems was due to inconsistent sizing among brands or websites:

You have tried it on in a store and then you order one later online, another one of the same thing or...whatever, maybe another sweater but it doesn't fit. And you can find out that their sizing is very inconsistent. [P3]

Sometimes there's patterns aren't made with a standard, regular fitting and so even though that's a size that I would traditionally wear, it doesn't fit. It's either too big or too small, that can be a problem. [P5]

With apparel...sizing, trusting the sizes. That's when you find a vendor that you believe understands what that size means and you get used to it like Edie Bauer and those jeans. Although, I've ordered exactly the same product from them and gotten something different cause they switched vendor. [P7]

They could not "know exactly how it is going to fit" [P1] on their bodies before they ordered and got the product. The inconsistent sizing induced more concerns with fit and size of garments. When asked to explain in more detail about fit problems, some participants mentioned the body changes they experienced as they grew older:

I used to be five-eight and a half tall, and I'm only five-six now. And so well, I'm not a small person, and I'm not really a petite, but petite is what my spine is shrinking and so dresses, I have clothes that I used to wear you were like, one piece, not fitted really tight but a little bit fitted. They're silly on me because there is not the same space left between here and my waist. So that is a fit problem to some degree. [P9]

I'm finding now that I'm getting older that I don't need a petite bottom but a regular bottom, but in short size. [P4]

I had size ten, then I had size eleven, then I had size twelve. And now I'm out of the range and some of it's thirteen. But it's really twelve and a half but they don't make twelve and a half anymore. [P7]

With their body changes, the women needed a bigger size than the size that they previously wore. In addition, they needed "a more mature fit through the waist and the hips" [P4]. The lack of sizes that reflected older women's body changes led them to have more problems in fit of garments when they purchased online.

The concerns with fit of garments significantly influenced their intentions not to do online apparel shopping. P2 and P8, who preferred a store to a website for apparel shopping, indicated that the main reason why they would not buy more online was the fit problem. They felt like they would not know "what it is going to look like" [P8] on them, so it was frequently hard for them to find well-fitting clothes online. P1 also described that she would end up not ordering if something that she purchased online did not fit before. Therefore, the concerns with fit and size of garments could have a negative effect on their intentions of doing online apparel shopping.

Accuracy of information about products. One of the limitations of online apparel shopping was that participants could only judge a product by information transmitted through verbal descriptions and images of a product from a website. Thus, the women were concerned about manipulation of information about apparel products by online fashion retailers. P3 preferred online fashion retailers who present "their products ethically and honestly":

They actually represent what the product is rather than just making it look glamorous or, you know, then you get the product that is not what it really looks like.

The women had problems with color and quality as well as the fit of an apparel product when they purchased online. When they received apparel products that they ordered, the color or quality was different from their expectations that the images had given them on the websites:

It says sage green and it comes chartreuse, it's glowing in the dark. There's no way, so I have to send it back, and it's not my fault. So...it's accuracy, it really is accuracy. And a lot of that is color. [P7]

I have been at times slightly disappointed with the quality of the material which if I had been able to see it before purchasing it when I was shopping, I wouldn't have purchased it. [P5]

Due to the difference between actual products and images of apparel products, they were concerned about the accuracy of information about apparel products online. This negatively influenced their attitudes toward online apparel shopping.

Return process. The other main concern that participants had when they did online apparel shopping was returning a product if it did not work for them. Before they received the apparel product that they ordered, they could not exactly know about the product, including fit, size, color, and quality. This increased the possibility of returning a product after receiving it. About half of the participants mentioned a negative attitude toward the return process: It is “a pain in the neck” [P2], “inconvenient” [P3], “not a great deal” [P5], and “the bother” [P7]. P1 described that she tended not to return a product even though it did not work, and this was the most negative aspect of online apparel shopping for her. P7

mentioned that returning was a more serious problem as she grew older. Thus, returning seemed to be more of a concern for the older women than for the younger women when they did online apparel shopping:

They offer you the chance to send it back free sometimes or often, but I just don't. I always think "oh well I already bought it, I'll just keep it," that kind of thing. But, I haven't had that happen very often. So, probably the negative would be if the things didn't fit, or if they were not a high quality, or if it were something that was the wrong size or something and you just kept it anyway, which I tend to do, I tend not to return things. [P1]

...I sent that all back. And then you do have to make a trip, and as I get older that will not be as pleasing for me to box it back up and go take it somewhere to send it back. That's going to get harder and harder, and I'll get more and more careful is what's going to happen. [P7]

Furthermore, P4, P7, and P11 were concerned about getting their money back because there was a possibility that a product that they sent back was lost in transit. Therefore, they were concerned about the trouble of returning before and after they sent a product back. The negative attitude toward returning a product was directly associated with their intention not to do online apparel shopping:

I would rather make a trip to the store and know that they're going to fit than to have to return them. It's more a matter of, I will return them if they don't fit. I just would rather not have to go to the trouble of returning them if they don't fit. [P3]

I don't buy a lot of clothing 'cause I don't feel like I know what size, and I don't like to return it. [P8]

Security. Participants expressed their concerns about payment security for their purchases online. P4 mentioned that it was the negative part of online apparel shopping to “work through the credit card sections and make sure that the places that I am buying things from have sound security.” She further described her concerns with security:

I would be real hesitant on just a mom and pop website not knowing what they’re all about and trying to buy something from them. Unfortunately for them, but in this day and age you’ve just got to watch it. [P4]

The security seemed to become more important for P4 and P5; the latter stated “I always look for the secure shopping cart for a credit card so that’s all secure.” However, P8 was concerned about the safety of a credit card and personal information when she first started shopping for apparel online. Now she does not “feel that way,” so the participants’ concerns with the security of online shopping could be alleviated as they had more experiences shopping for apparel online.

Research Question 4: How do older women decide whether they will buy apparel products online?

Knowing size. Fit and size of garments was not only one of the main concerns, but also one of the most important factors affecting participants’ purchasing decisions when they did online apparel shopping. When they knew the size that they needed, they were more likely to purchase apparel online:

I went to that website to order shoes because I knew what size I wore and I knew they’d fit. [P8]

There’s another one that I buy, and I know exactly the size that I want. I buy things that I know the size. [P10]

During the interview, most of the participants mentioned that “I know my size” [P1] or “I knew what size I needed” [P4]. Therefore, to know what size they needed seemed to be a precondition to do online apparel shopping for them.

As knowing what size they needed was positively related to their purchasing intentions for apparel online, they were also not willing to buy apparel products online if they did not know the size for a particular brand. This was influenced by their experience with inconsistent sizing among brands:

You can find out that their sizing is very inconsistent. So it’s like if I don’t know what to order, then I’m not going to order. [P3]

I think different brands are sized differently and so, I might be one size in one brand and another size in another. So unless it’s some brand that I know that I’ve worn and I know for sure what size I wear, I’m not apt to buy it online. [P8]

Knowing their size was, then, the influential factor that led the women to purchase the apparel products of specific brands. They could know what size they needed through previous experiences purchasing or ordering apparel brands. They also could learn about their size by trying on products in a store: “If you saw something, you tried on pants and they worked, then you could come home and order online if you wanted to; plus you could also order different colors because you knew that that size fit” [P2]. These experiences made it easy to know what size to order. In addition, to solve questions about fit and size, the women tended to shop specific websites from which they already had experience buying products rather than searching and buying apparel from unknown brands or websites:

One reason I keep going back to Lands' End is their fit and sizing is very very consistent. So I know if I see a new style and it's in my size, then I know there's 99% chance that it's going to fit all right. [P3]

I would say buying shoes because I know the brand I like and I can go to their website and I know that they'll fit. [P8]

P1 stated that her experience was fine because she knew her size. Moreover, fit and size of apparel was one of the most important factors when asked to describe their best/most successful online apparel shopping experience. Therefore, knowing size was one of the factors that the participants considered whether they bought apparel online or not.

Online consumers' reviews. When participants shopped for apparel online, many of the participants mentioned that they looked at the posted consumers' reviews of items that they wanted to buy. Over half of the participants liked to see how people wrote about a product, including fit, quality, color, and so on. Particularly, the reviews related to the fit and size of garments were helpful for choosing the size:

I always read all the reviews, always. And I like it when people will put what sizes they are 'cause then that helps me. [P4]

What for that I find that helpful is not because somebody loves it or hates it, but where somebody will say "Usually I wear a size 12, but in this one I had to return it and buy a size 14," and so that will help me if it's a product that I haven't purchased before. [P3]

The negative comments or low ratings on an apparel product significantly influenced their decision whether to buy it online or not:

I do read the comments through and that other people have left, and if those are mostly bad about an item, I probably wouldn't buy it if their experience has been bad.

[P5]

If I saw 5 people said, "this shrank when I washed it according to directions," then I probably wouldn't purchase it. One thing that I like about this website is they put these little markers in. So if you're just checking for fit you can kind of just scroll through and see how people have graded it. [P3]

Online consumers' reviews and ratings were helpful for their online apparel shopping by solving their concerns with the fit and size of garments because they could better understand the fit and size of the garment before purchasing. The reviews had a significant impact on their decision to buy apparel online, particularly negative comments for an apparel product.

Shipping. If they ordered apparel products online, they had to receive them by mail. Thus, it was important for them to know the information about shipping, including fees and delivery time. Free shipping strongly influenced their purchase intention toward apparel products online:

I started doing some because I found some sites that they don't charge shipping and handling. And that's important to me because I change my mind quite often and want to return, and so I found some sites that it doesn't cost to send it, and then it doesn't cost to return it either. So that part I like. So basically, that's where I mainly shop.

[P6]

In addition to free shipping, fast shipping and an easy return process were crucial for their purchase decision. For instance, P10 mentioned that she could get apparel products that

she ordered within two or three days at the most for free. She also could easily send them back if she did not like them. This was “a new way of shopping” that she found terrific; she consequently purchased most of her apparel products through online shopping. Overall, shipping was one of the top considerations when participants made a decision to purchase apparel products online.

Return policy. Returning unsatisfactory items was considered one of the important factors when the women made a purchase decision. A good return policy, which included free shipping to return, an easy return process, and availability to return a product to a store, all had a positive effect on the participants’ decisions for purchasing apparel products online. First, a return label made the return process easy and led them to do more shopping on a website:

I like a good return policy. I’m very tall, and I have big feet for instance and long arms. And so I return a lot. So I need a good return policy and so...I tend to go to the companies that will give you a return label and you just send it back in. [P7]

Usually it’s quite simple that they give you a return label and it’s easy to return it. [P8]

As described above, easy or free shipping played an important role in their decision on buying apparel products online, especially for “both ways”:

I really like Zappos and Sketchers just for the fact that they don’t have any questions about returns and they pay both ways. That’s real plus for me. [P6]

I can order whatever I need and want to look at and if it doesn’t, I can take it back or send it back. And sending it back is not problem with Amazon because it’s all free both ways. [P4]

The women could solve the main problem concerning online apparel shopping, which is returning an apparel product that they purchased, through a store. A number of online fashion retailers have return to a physical store as an option for returning. This made the participants feel very satisfied and resulted in a positive effect on their decision for purchasing apparel online:

If they didn't fit quite right I could take them back, it was an hour drive, but then I could and they allowed 90 days to bring back things, so then I didn't have to mail them back...I just drop it off there. So just the convenience of having that. [P4]

If I'm going to be in West Des Moines, which I don't do so frequently, I've returned things to the store. It was a whole lot easier when there was store. [P2]

The good return policy was related to the participants' decisions for purchasing apparel products online especially for those specific websites. On the other hand, they were not willing to buy apparel products online if online fashion retailers did not provide a good return policy. P6 mentioned that if she had to send a product back and it cost her additional money, she would rather just go to a store. Thus, the good return policy played a pivotal role in solving their concerns with online apparel shopping and encouraged the participants to do more online apparel shopping.

Research Question 5: How can online fashion retailers better serve older women?

Features of apparel shopping websites. Participants liked some functions/aspects of apparel shopping websites, and these could be helpful to solve the problems that they had. They were more willing to do online apparel shopping from websites that provided these functions/aspects. Thus, themes in this section could be helpful for online fashion retailers to better serve older women.

Interactive technologies. Participants discussed the interactive features of apparel shopping websites. They could see images of a product at enlarged and various angles; they also liked seeing the back view of a garment. Through the interactive features, they could get detailed information about an apparel product:

They should have, where you can zoom, if you have an image of clothing that you like. I wish they would make the image big enough so that, other than just a little fabric sample. [P5]

Penny's seems to have the different views and you can make it bigger, so you can get in to see what you're looking at. [P4]

P2 mentioned that they would appreciate the retailers providing product descriptions that are in more detail, including information such as sleeve length. In addition, P7 wanted "a really complete description point by point by point" that could help her understand a product exactly. The detailed information helped participants to get more ideas on apparel products, including fabric and fit of garments. Close-up views and detailed information had an impact on participants' online shopping intentions and purchase decisions because this information was useful to alleviate their concerns with online apparel shopping.

A virtual model. When asked to describe experiences purchasing apparel products online, four participants mentioned the virtual model on an apparel shopping website. Through a virtual model, they could better guess what apparel looked like on their bodies. In addition, this helped them to select the right size despite the inconsistent sizing among brands or websites:

They may have a front view, a back view something, but now you can put them on a virtual model and spin them, and see what they look like. [P3]

Now they've got it so you can virtually put a mannequin up there with your sizes, and kind of make it look like you, and then put the clothes on. I love that. And you're picking out things that are what you think is in your size, and every brand is a little different so I've gotten better at figuring out what looks good on me. And I love that.

That was a big boom. [P4]

A virtual model could represent their body shape as well as their size and height. P10 stated that it was very helpful for her to put a body type up for her to decide rather than actual measurements. P1 also mentioned about the availability of selecting a body shape on a virtual model. Consequently, a virtual model was helpful for the women's online apparel shopping, especially the feature of the virtual model related to body shapes. This could be effective for solving questions about the fit and size of garments, which is the participants' main concern with online apparel shopping as well as one of the main reasons for returning items.

Model. When participants were asked to describe their favorite apparel shopping website, a number of the participants mentioned sites that featured the option of changing colors of clothing on the model:

One of things was you can click on it and change colors of like, if you put on a top and say "well I'd like to see that in orange or green or whatever." You can click on that and it shows you what it kind of looks like. Not exactly, but it gives you some sense of what it would look like on a person. I like that. [P1]

I like when you can click on the color and then the garment is displayed in that color.

[P5]

P10 mentioned a website that showed garments on a variety of body types of models: They now show the blouse on a skinny woman, on a fat woman, and a middle size woman. And that's new, using heavy set models or older models gives you a better sense of what it will look like on you. So they're getting much better with their graphics, and that's helpful.

The participants could enhance understanding of apparel products online through the virtual model feature. Thus, apparel shopping websites that could give more information about an apparel product and how it looked on various bodies attracted participants to a website.

Sorting system. If they found items that they liked but they were not available in the size that they needed, participants' online apparel shopping was considered as a "waste of time" [P3]. Some participants also considered this situation as the worst shopping experience. For apparel products, they needed not only specific types of items, but also specific sizes. Thus, they liked sorting items based on product categories, sizes, and colors:

I go back to some of the same websites because they're well organized and they allow me to sort by size and type of product. So if I'm looking for a coat, I can go to women's, I can go to coats, and I can go to my size range, and then they come up. For most sites I can probably pick...they probably maybe 20 items that when you get the sorting all done that they have to pick from, so it's pretty fast to see if they have anything. [P3]

Through the sorting system on websites, their online apparel shopping could be efficient, which participants mentioned as one of the advantages for online apparel shopping.

This contributed to their positive attitudes toward online apparel shopping because the sorting system did not make them see unavailable items regarding sizes that they needed.

Easy navigation. Participants liked apparel shopping websites that were “easy to navigate” [P5], including the checkout process. P1 and P3 described the website that is easy to navigate as “friendly.” Thus, they had a positive attitude toward the website, and it had an impact on their overall experience shopping for apparel online:

I like when the page is not so cluttered and with flashing designs, that’s a design type of thing but it impacts the overall experience. I like a smooth look on the website, I don’t want...I think just so many distractions so to speak. And I like a site that’s easy to navigate. [P5]

On the other hand, P3 explained her negative experience with online apparel shopping when a website had “too many steps in the checkout.” Their positive attitudes toward an ease of navigation on a website and their positive experiences in the website could be important because this was positively associated with their online apparel shopping intentions.

Product suggestions. Another aspect of apparel shopping websites that participants liked was product suggestions, such as coordination of items and recommended items:

The other thing that I like about their site is a lot of times, they will if I click on a cardigan they will tell me what are the other products that match with that. [P3]

I like when they also show me if I select a product and they’ll sometimes, there’s further suggestion on the lower part of the page where they’ll say, persons who purchased this item also looked at these, because it can lead to another, so . . . [P5]

The product suggestion feature led some participants to order more items. Thus, it could be advantageous for not only consumers, but also the online fashion retailer.

Online Shopping Behavior Observations

Patterns of online shopping behavior were identified from the observations made while participants went through their favorite apparel shopping website. Each participant liked different websites; their site choice was based on their style, price, and quality preferences. They were asked to describe their opinions and thoughts while they worked through their chosen site. Most of the descriptions were related to the styles and colors of apparel products on the websites. Thus, the descriptions were not analyzed to find out about their online shopping behavior because the women all looked for different types of apparel products, sizes, colors, and so on. However, the process of shopping for apparel online was similar among all of the participants. The generalized process is described step by step:

Shopping Process

Checking items on sale. When participants shopped for apparel on their favorite apparel shopping website, the first thing that most of the participants did was to look at the sale items. They also took notice of promotions such as coupons or promotion codes for discounts which online fashion retailers usually advertised on the first page of their websites. With the information on available promotions, they began apparel shopping. Browsing through the sale items usually took place first.

Sorting items. After selecting the sales section, or not, all participants tried to find apparel products that they wanted to purchase using a sorting system on the websites. They all had something specific in mind, so they sorted apparel by product category, size, color, or brand based on their need. For example, P3 wanted to buy a sweater, so she went to

women's apparel, the relevant size range, and then the product category for tops by clicking each section on the website. The participants needed specific sizes. Thus, sorting by size allowed them to find available products efficiently. Size sorting seemed to be the most important step in their shopping for the participants who needed petite and extended sizes that they often had difficulty finding in a store.

One participant searched for items that she wanted using keywords rather than using the sorting system. The keywords included a type of apparel product, material, color, and size (e.g., women's wrinkle free white shirts size 12). It also enabled her to find products that she wanted faster.

Choosing items. Participants selected items among the sorted products based on their style preferences. When the participants looked at specific products on the websites, they carefully read verbal descriptions of products including materials and care directions. They could only see apparel products through the images on the websites, so they viewed all available visual information about the products and zoomed in on the images in order to look at them closer. Then, they checked the availability of a product for the size and color that they needed. Almost all the participants selected sizes without information on size such as a size chart or description of size. They knew the size that they needed based on their previous experiences purchasing apparel with the brands or on the websites.

Looking at online consumers' reviews/ratings. If apparel products in the size and color that they wanted were available, over half of the participants wanted to look at online consumer's reviews and ratings of the product on the websites. They would not buy the products that had received lower ratings or many negative comments, even though they liked the style and color of the products. They mentioned that this information was important and

helpful for their decision for purchasing the products or not. However, P1 stated that she had never looked at them and did not even pay attention to them.

Checking shipping. If participants decided to buy some items on the websites, they looked for information on shipping, including fees and delivery time. Sometimes they figured out information on free shipping through a banner advertisement on the top or side of the websites. They also checked if there was the possibility to return products to a store, or if there was an option to pick up the items that they ordered in a store near their house. This allowed them to save on shipping charges. If there were an expensive shipping or handling fee, they would find other products or go to other websites rather than purchasing items and paying the fee.

Double-checking their shopping cart. Before finalizing a purchase, they wanted to make sure that their shopping cart/bag, regarding products, sizes, colors, and quantity was correct. They mentioned that they could easily make a correction if they ordered by mistake two items instead of one. They also confirmed the security of a website before they completed the checkout.

During the observations, few participants had difficulty finding online consumers' reviews or to figure out how to go back to previous website pages. Out of 13 participants, 9 participants preferred using their own computer for the observations to a laptop supplied by the researcher. The participants who used their own computer tended to be more familiar with using the computer than were the participants who used the laptop supplied by the researcher. Overall, all the participants were familiar with using computers and conducting online apparel shopping.

CHAPTER 5. DISCUSSION

Overview

The purpose of this study was to explore the online apparel shopping experiences of young-older women who are 65 to 74 years of age. The qualitative study was designed to understand how older women shop for apparel online. In-depth, face-to-face interviews and observations were conducted with 13 women who were 66 to 73 years of age and had experience purchasing or ordering apparel products online at least three times within the last two years. Considerable research has mentioned the need for study of the apparel shopping of older consumers, because previous research has primarily focused on younger consumers. In particular, few studies have been conducted on older women's online apparel shopping. Thus, the goal of this study was to enhance understanding and fill a gap in the literature regarding older women's online apparel shopping.

The research questions of this study were addressed through the participants' experiences purchasing apparel products online: (1) overall experiences with online apparel shopping, (2) factors that encourage older women to do online apparel shopping, (3) older women's concerns with online apparel shopping, (4) factors motivating a purchase decision for apparel online, and (5) features of apparel shopping websites on which older women are willing to do more apparel shopping. In addition, patterns of online shopping behavior and suggestions for online fashion retailers were revealed from observations which the researcher conducted when the participants went through an apparel shopping website of their choosing.

Findings

The findings answered the research questions of this study: (1) How do older women experience online apparel shopping? (2) What are the factors that encourage older women to

do online apparel shopping? (3) What do older women have concern about or have difficulty with when they shop for apparel products online? (4) How do older women decide whether they will buy apparel products online? And (5) How can online fashion retailers better serve older women?

Overall Experiences with Online Apparel Shopping

Age effects were examined by dividing participants into two groups. Women who were between 65 and 69 years of age shopped for apparel online more often and spent more money on online than did the women who were between 70 and 74 years of age. However, the differences between the two groups decreased when the only currently employed participant was excluded from the 65-69 group because her shopping times and expenditures were much higher than the others within the same group. Therefore, the age-related findings align with Hashim et al. (2009) who found that age did not have a significant impact on the rate of using online e-shopping.

Retirement significantly influenced the participants' need for clothing and consequently their apparel expenditures through online shopping. According to previous research (Jackson, 1992; Lee et al., 1997), retirement was significantly associated with the decrease of older women's apparel expenditures. However, there was not a linear relationship between the participants' personal income and their expenditures in online apparel shopping. This is not consistent with Jackson's study (1992), which found that older women's apparel expenditures tended to depend on their level of income. In this study, it is difficult to determine if the participants spent only their personal income or their spouse's income to buy apparel products online. Thus, the relationship between older women's

incomes and their expenditures in online apparel shopping was not confirmed but also not clear in this study.

Most participants have had positive experiences purchasing their own apparel products online. They usually bought tops (e.g., T-shirts, sweaters, jackets, blouses, and coats), but they had not or would not buy bottoms (e.g., jeans, pants, and slacks) due to the complexity of lower body garment fit and inconsistent fit and sizing of garments across most brands. Fit had a significant impact on their willingness to buy certain types of apparel categories online. This result aligns well with the finding that apparel fit was a major factor when consumers made purchase decisions for apparel (Eckman et al., 1990; Gardyn, 2003). When asked to describe the worst experience purchasing apparel online, over half of the participants indicated that they did not really have a bad experience. In addition, they also mentioned that they did not have anything that was a problem or that was too difficult to do while online apparel shopping. The positive experience was associated with their positive attitude toward online apparel shopping. This result is consistent with previous research that found the importance of attitude in influencing consumer intention to do online apparel shopping (Kim et al., 2003; Yoh, Damhorst, Sapp, & Laczniak, 2003).

Moreover, their previous positive experiences had a significant impact on their preference for purchasing apparel online rather than in a store. This aligns with the finding that previous experience with online shopping positively affected buying intention in online shopping (Weisberg, Te'eni, & Arman, 2011). As Yoh et al. (2003) found, a positive prior online shopping experience enhanced purchase intention in the online apparel shopping context.

Factors that Encourage Older Women To Do Online Apparel Shopping

Participants were motivated by the advantages of online shopping, such as convenience, lower prices, and variety of product offerings. These motivating factors were the same as findings in previous studies of online shopping (Kim et al., 2003; Kwon & Lee, 2003; Kwon & Noh, 2010). Thus, older women in this study had similar motivations to those of younger women (e.g., accessibility, convenience, a wide variety of products, and low prices). However, the convenience of online apparel shopping seemed to be more important for the older women because they indicated that they valued it more as they grow older and have less mobility. The variety of products also could be considered as a greater motivation for the older women than for younger women because the most positive aspect of online apparel shopping for the participants was a wide variety of products and sizes; the participants had difficulty in finding the sizes that they needed in brick-and-mortar stores. Moreover, they especially had greater problems finding in stores styles of clothing that were designed to be appropriate for older women. Lee et al.'s study (2012) supported these results of the perceived lack of clothing for older women in many clothing stores. Thus, the women were in part motivated to shop for apparel online by the access to diverse products and options including size and color on apparel shopping websites. This advantage of online apparel shopping enabled them to better enjoy shopping for apparel online.

Other shopping channels, including mailed catalogs and stores, had a significant influence on the participants' motivations for online apparel shopping. When the women found apparel that they liked in a catalog or a store, they often went online to get more information on a product through multi-perspective images of the products as well as online consumers' posted reviews. They also did online apparel shopping when a physical store did

not have in stock the size or color that they wanted. Their experiences shopping for apparel in other shopping channels often motivated online apparel shopping. Therefore, connection of an online channel with other channels (e.g., mailed catalogs and stores) made them to go online more often and purchase apparel through a website.

The participants usually did online apparel shopping when they wanted to buy specific products. For instance, they shopped for apparel online when they had something specific they needed in mind. Thus, they generally knew what they wanted to buy before they went online, and their online apparel shopping was often more intentional than it would have been in a store. This purposive shopping for apparel online aligns with the finding that older consumers are more likely to make a purchase when shopping online than do younger consumers even though they do not search for a product online as often as younger consumers do (Sorce et al., 2005). The need for a specific product rather than random searching may be more likely for older women when apparel shopping online. It would be valuable to study whether this might be a different shopping tendency compared with younger women.

Older Women's Concerns with Online Apparel Shopping

During online shopping, participants had to judge apparel by information directly on the website, including descriptions and images of products, because they could not try a garment on before ordering it. Moreover, they needed to depend on a size chart and model images on the website to select a correct size and to guess the fit of garments. As mentioned by Yu et al. (2012), this limitation increased risks of online apparel shopping for the participants. All the participants in this study were concerned about the fit and size of garments when they did online apparel shopping. The main reason why they had this

concern was due to the inconsistency of sizes among brands. This is coincident with Lee et al. (2012) who found that the absence of a standardized sizing system made older women have concerns about apparel shopping. For instance, they had increased fitting problems with apparel because of body changes as they grew older, such as needing larger sizes in the waist and hips and the shortening of waist length. This result was supported by Goldsberry et al. (1996a), who suggested the need for an alternative sizing system reflecting older women's body changes (e.g., short stature, and larger waist, hip, and abdomen). The lack of sizes that reflected their specific body changes made older women more concerned with the fit and size of garments when they shopped for apparel in comparison to younger women (Ashdown & Na, 2008). This aligns with the findings of this study in the online apparel shopping context. The participants' concerns with the fit and size of garments were significantly related to their intentions to not buy apparel online.

The participants could not know exactly about the apparel products they were looking at online before purchase because they could not try on and touch them. They had to make a purchase decision based directly on the online fashion retailers' information from a website, so they were more concerned about the accuracy of information in websites, specifically in regards to color and quality. They also had concerns about manipulated information and worried that some online fashion retailers misrepresented their products to promote sales.

The participants did have the possibility to send apparel products back to a company if they had a problem with fit, color, quality, and so on. The return process was considered to be a burden and the most negative aspect of online apparel shopping. If the product that they sent back was lost in transit, they could not receive a refund. Thus, they were concerned about the pitfalls of returning items before and after online apparel shopping.

One of the concerns for a few participants was the security of electronic payments and giving personal information, which has been examined as an important concern with online shopping (Know & Lee, 2003). Most participants tended to check if a web site had security for electronic payments and that it was not a phishing site before completing a purchase. One participant mentioned that she was more concerned with the security of her purchases on a website as she aged. This is consistent with Know & Lee's study (2003) that found older consumers were more cautious to make a purchase decision concerning online shopping because of electronic payment security. This concern seemed to be lessened as the women had more experiences purchasing or ordering apparel products online. Because all participants had some experience online shopping, it was hard in this study to assess if the participants' concerns with the security of a website would have a negative impact on their online apparel shopping intentions.

Factors Motivating a Purchase Decision for Apparel Online

The participants' purchase decisions for apparel online were directly associated with their concerns with online apparel shopping mentioned above. This is reasonable because their concerns negatively influenced their intentions for shopping for and purchasing apparel products online. On the other hand, the aspects of online apparel shopping that could be helpful for solving their concerns were positively related to their purchase decisions for apparel online.

The most influential factor that led the participants to buy apparel online was related to knowing the fit and size of garments. When explaining their experiences purchasing apparel online, most of the participants mentioned, "I knew what size I needed" or "I knew the size would fit." They could know the proper size through previous experiences

purchasing or ordering apparel from familiar websites or brands. With the inconsistent sizing among brands, they were more likely to shop for apparel on the specific websites from which they had previous experiences purchasing or ordering. The women were able to solve concerns and problems with the fit and size of garments by knowing what size they needed before they purchased apparel online. They expressed satisfaction with buying well-fitting apparel online. Moreover, purchases of the well-fitting apparel were considered as their most successful experiences buying apparel online. The findings of this study supported that fit was one of the most important factors in consumer satisfaction with apparel (Eckman et al., 1990).

Another aspect of online apparel shopping that could reduce participants concerns was reading reviews and ratings by consumers who had already purchased the apparel that the participants wanted to buy. They could reduce the risks of online apparel shopping through information gained from reading the reviews regarding the fit and size of garments, color, and quality. They could better understand the apparel products before they purchased, and this information was greatly associated with their purchase intentions for apparel shopping online.

Shipping played an important role in the participants' decision to buy apparel online because they received the apparel that they ordered by mail. Expensive shipping fees and long shipping times influenced them not to buy apparel products online. An option to pick-up apparel that they ordered in a store near their homes had a positive effect on their purchase decision because it allowed them to save shipping fees and lengthy delivery times. They could also return apparel products that they purchased online to a nearby store if the item did not work well. In addition to the availability to return a product to a nearby store,

free shipping for returns and the ease of the return process encouraged them to do more online apparel shopping because they could overcome the return limitations concerning online apparel shopping. For example, they could send apparel back easily to a company without monetary loss (e.g., free shipping). Thus, a good return policy allowed the participants to solve their concerns regarding returning poor fitting apparel and to shop for apparel with ease.

Features of Apparel Shopping Websites on Which Older Women Are Willing To Do More Apparel Shopping

There were features of apparel shopping websites that participants liked and that helped them to be more willing to do apparel shopping. Online fashion retailers have been attempting to use more effective displays on websites (eMarketer, 2012; Forrester, 2013). The more effective displays, such as 3D virtual models and better interactive features, improved the participants' experiences with a product when they did online apparel shopping. Out of the 13 participants, four participants mentioned virtual models, and all the participants mentioned the various possibilities for examining apparel products through better images of the products at various angles and on models of different sizes. They valued these technologies because they could get more information that facilitated decision making. For example, they could better guess how apparel would look on their bodies by putting their measurements and sizes onto a virtual model. This is corroborated with Lee et al.'s study (2010) that found applications of technologies in the field of fashion (e.g., the virtual try-on of clothing and viewing enlargements) enhanced consumers' experiences with online apparel shopping and had a positive impact on their purchase decisions.

Ease of navigation was one of the key aspects of apparel shopping websites. The women considered the websites that were easy to navigate as friendly. They were also not willing to shop for apparel on websites that were complicated, such as “too many steps for checking out” and “so cluttered and too many flashing designs.” This is consistent with Kim et al. (2003) who found that the ease of navigation was the highest factor in consumers’ attitudes toward online shopping among online services.

Furthermore, well-organized apparel products by category, size, color, and brand made their shopping more efficient. This had a positive impact on their intentions for shopping on a website because they usually had specific apparel in mind before they went online.

Suggestions for Online Fashion Retailers from Observations

From the participants. At the end of the observations, participants were asked if they had suggestions that they would give to online fashion retailers. Many of the participants had suggestions related to information concerning the product. They wanted online fashion retailers to provide more detailed information about apparel products. When they made a decision to buy apparel online, it was necessary for them to know the detailed information for apparel products such as the measurements or the materials of the apparel. Therefore, online fashion retailers should provide a more detailed description of products.

One of the ways to provide detailed information about a product was with diverse visual information for the product. The visual information included images of a product at various angles and views of the model. Moreover, advanced technologies (e.g., 3D virtual model, a short video, and interactive features) enabled the participants to look closer by turning the apparel around or making the images larger. For instance, they could see what

the apparel was going to look like on their bodies through a virtual model, which they could alter to match their specific measurements or sizes. The advanced technologies for online apparel shopping gave them more details on apparel products and ultimately improved their online apparel shopping experience virtually. Thus, online fashion retailers were recommended to use these technologies.

From the researcher. While the researcher observed participants going through an apparel website, she also had suggestions for online fashion retailers who target older women. Her suggestions were based on the participants' complaints about the websites, which could be improved by the retailers.

First, many websites that the participants chose gave some confusion concerning the sorting system. Each website had different categories to sort items, so a common sorting system was not used across retailers. But, the sorting system on some websites did not work clearly because unavailable products were still displayed after the participants sorted by the size that they needed. In addition, many of the websites seemed to not have a clear boundary between sale items versus non-sale items. Even though the participant did not go to the sale section, they could see a lot of the sale items. On the other hand, they could also see non-sale items within the sales section. This made their online apparel shopping less efficient because they usually looked at the sale items first, but they continuously were exposed to the sale items out of the sales section. Another advantage of online apparel shopping that the participants mentioned was effectiveness, therefore, online shopping retailers need to be more aware of the participants' complaints about the confusion from an unclear sorting system.

Another of the participant's complaints that the researcher found from the observations was to know the final price at the end of shopping. There was an additional fee such as shipping or handling fees with the product price. Thus, the participants could find out the final price only just before checkout. The additional fees had a negative impact on their decision in purchasing apparel products online, so some participants wanted to see other products or other shopping websites after they learned that there were shipping or handling fees. In particular, fees for free replacement of orders lost in transit made them annoyed because this problem was not their fault. Therefore, online fashion retailers should describe the additional fees involved in the final price that consumers have to pay at the beginning of the shopping experience. In addition, online retailers need to have a generous policy for shipping and returning their apparel. Generous policies and store returns will increase consumer willingness to purchase.

Implications

This qualitative study explored older women's experiences in purchasing apparel products online. This is an important step to understanding older women's motivations, concerns, and shopping behaviors in the context of online apparel shopping. In spite of the growing importance of older consumers as fashion target markets, researchers have heavily focused on younger consumers. In particular, there has been very little research on older women's online apparel shopping. Thus, considerable previous research on online apparel shopping has not been sufficient to fully understand older women's apparel shopping in the online context. Through the qualitative, inductive approach, this study provided more detailed perspective on older women's online apparel shopping: (1) shopping details (types

of apparel products, attitudes, and preference of shopping channels) and (2) shopping behavior (motivations, concerns, and determinants of purchase decisions).

Consistent with previous literature, this study confirms the significance of the market segment of older women in online apparel shopping (Jackson, 1992; Peter et al., 2011) because most women included in this study were active online shoppers. Furthermore, this study found that older women's experiences were similar with younger women's experiences examined in previous research of online apparel shopping. Participants in this study did not have substantial problems with online apparel shopping, and they felt comfortable with it. This implies that young consumers are not the only primary market segment for online apparel shopping; online fashion retailers have mainly targeted younger consumers, in part due to assumptions that older consumers do not know how to use computers (Sulaiman et al., 2008). This present study also showed that older women had similar motivations for and concerns with online apparel shopping as did younger consumers, but they had different shopping patterns from those of younger consumers for online apparel shopping (e.g., needs, styles, sizes, and possibly search and ordering patterns). This indicates the need for research of older consumers in online apparel shopping. The findings of this study advance understanding of why older women do online apparel shopping, how they shop, and what they purchase. Therefore, this study contributes to fill a gap in the literature regarding older women's online apparel shopping.

The findings of this study have practical implications for fashion retailers who target older women. Particularly, the findings indicated older women's different shopping patterns compared with younger women. For example, older women were more likely to do intentional shopping for apparel online compared with younger women who may tend to do

more random searching and recreational shopping for apparel online. In addition, a mailed catalogue was one of the important factors that led older women to go online for apparel shopping. In this study, about one-third of participants was in transition from catalog shopping to online shopping for apparel. Thus, online fashion retailers could use a mailed catalogue to promote older women's purchases through a website as well as the catalogue. In particular, marketing strategies using interconnections of shopping channels (e.g., stores, websites, and catalogues) would increase sales because older women tended to use multi-channels for apparel shopping. Moreover, the connection of an online channel with other shopping channels not only triggered older women to do online apparel shopping, but also helped them to solve their concerns about or problems with online apparel shopping.

This study also found many applicable suggestions for online fashion retailers by examining what aspects of apparel shopping websites older women preferred. The positive features of the websites (e.g., interactive technologies and product suggestions) had a significant impact on their intentions for shopping and purchasing apparel products from specific websites. Furthermore, the patterns of older women's online apparel shopping behaviors was identified through the observations. Therefore, the results of the present study could help fashion retailers to enhance their marketing strategies for older women by understanding the consumers' concerns and needs as well as considering the participants' and the researcher's ideas about the improvements as previously presented.

The older fashion market has been considered a huge potential fashion market (Jackson, 1992; Peter et al., 2011). However, fashion retailers, particularly online fashion retailers, have heavily focused on younger consumers. This study found that some older women are very active shoppers for apparel online. Older women are expected to be one of

the main consumer groups for online apparel shopping due to their specific needs for styles and sizes and interest in convenience. With the significant growth of the older population over the next 20 years, online apparel shopping may become more necessary not only for older women, but also for current younger shoppers as they grow older. Therefore, older women could be a new opportunity for online fashion retailers as previous studies have indicated (Goldsberry et al., 1996b; McGann, 2004; Rocha et al., 2005).

Limitations and Future Research

The qualitative methods employing face-to-face interviews and observations allow this study to deeply explore the relatively untapped area of how older women think or feel about online apparel shopping. The researcher could clarify meanings by asking additional questions about participants' experiences during the qualitative interviewing. Furthermore, observations allowed the researcher to better understand how older women navigate online apparel shopping.

However, participants might have experienced discomfort at disclosing personal experiences and feelings related to online apparel shopping during face-to-face interviews and observations. This may cause a problem of honesty or openness for the participants. In addition, the interaction with the researcher during the interviews has the potential to influence the participants' responses to qualitative questions by leading them to answer questions in a certain way. During the observations, it also was possible that the presence of the researcher could have an effect on the behavior of the participants. For these possibilities, the participants' responses might be affected by the researcher to some extent.

This study has limitations regarding the sample. The limited sample size and convenience sampling does not allow representation of the entire older population and

severely limits generalization of findings to the wider older population. All the participants were living in Ames, Iowa, and identified themselves as White/European American. Thus, future research is needed to provide evidence of the similarities and differences across regions and among differing ethnic groups. In addition, all the participants in this study were familiar with using a computer, and they had relatively high levels of education. They also were in earlier stages of older life, in the mid-60s and early 70s. Thus, future research could include participants from a variety of demographic backgrounds including regions, ethnicity, age, educational level, and levels of familiarity with computers for the purposes of generalizability to the wider population.

The present study used a purposive sampling strategy because this study examined older women's experiences with online apparel shopping. Thus, women who have had experiences purchasing or ordering apparel products online at least three times within the last two years could participate in this study. The purposive sample included only women who have had a positive experience with online apparel shopping overall. A positive initial experience was positively associated with attitudes toward and purchase intentions of online apparel shopping. Therefore, future research could examine older women who never have experienced purchasing apparel online or who have had negative experience with online apparel shopping.

The qualitative study was conducted with only 13 individuals because it was difficult to find participants for this study due to sample inclusion criteria and need to meet with each woman individually. Thus, other sampling approaches are needed for future research, particularly for a quantitative study. Quantitative studies could be built from the findings of this study regarding motivations, concerns, and determinant factors of purchase decisions.

Furthermore, a survey could be used for future research that examines the relationship between concerns with fit and size of garments and purchase intentions in online apparel shopping, which Kim and Damhorst (2010) examined with a sample of female college students.

Older women have different shopping behaviors for apparel products compared to younger women (Rocha et al., 2005). For online apparel shopping, there may be differences between older women and younger women. In this study, many findings are similar with studies concerning younger women's online apparel shopping. Thus, another approach to explore for older women's online apparel shopping could make a contribution to better understand this topic. For example, researchers could use other qualitative methods including focus groups to explore different perspectives on online apparel shopping among older women. Future research also could examine a comparison of online apparel shopping behaviors between older and younger women using an experimental design study, which is effective to compare between different groups because each group has the same conditions when navigating a website.

APPENDIX A. INSTITUTIONAL REVIEW BOARD APPROBAL

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Institutional Review Board
Office for Responsible Research
Vice President for Research
1138 Pearson Hall
Ames, Iowa 50011-2207
515 294-4566
FAX 515 294-4267

Date: 3/4/2014

To: Youngji Lee
31 MacKay Hall

CC: Dr. Mary Lynn Damhorst
1068 LeBaron Hall

From: Office for Responsible Research

Title: Older Women's Experiences with Online Apparel Shopping

IRB ID: 14-083

Approval Date: 3/3/2014

Date for Continuing Review: 2/27/2016

Submission Type: New

Review Type: Expedited

The project referenced above has received approval from the Institutional Review Board (IRB) at Iowa State University according to the dates shown above. Please refer to the IRB ID number shown above in all correspondence regarding this study.

To ensure compliance with federal regulations (45 CFR 46 & 21 CFR 56), please be sure to:

- **Use only the approved study materials** in your research, including the recruitment materials and informed consent documents that have the IRB approval stamp.
- **Retain signed informed consent documents for 3 years after the close of the study**, when documented consent is required.
- **Obtain IRB approval prior to implementing any changes** to the study by submitting a Modification Form for Non-Exempt Research or Amendment for Personnel Changes form, as necessary.
- **Immediately inform the IRB of (1) all serious and/or unexpected adverse experiences** involving risks to subjects or others; and (2) **any other unanticipated problems involving risks** to subjects or others.
- **Stop all research activity if IRB approval lapses**, unless continuation is necessary to prevent harm to research participants. Research activity can resume once IRB approval is reestablished.
- **Complete a new continuing review form** at least three to four weeks prior to the **date for continuing review** as noted above to provide sufficient time for the IRB to review and approve continuation of the study. We will send a courtesy reminder as this date approaches.

Please be aware that IRB approval means that you have met the requirements of federal regulations and ISU policies governing human subjects research. **Approval from other entities may also be needed.** For example, access to data from private records (e.g. student, medical, or employment records, etc.) that are protected by FERPA, HIPAA, or other confidentiality policies requires permission from the holders of those records. Similarly, for research conducted in institutions other than ISU (e.g., schools, other colleges or universities, medical facilities, companies, etc.), investigators must obtain permission from the institution(s) as required by their policies. **IRB approval in no way implies or guarantees that permission from these other entities will be granted.**

Upon completion of the project, please submit a Project Closure Form to the Office for Responsible Research, 1138 Pearson Hall, to officially close the project.

Please don't hesitate to contact us if you have questions or concerns at 515-294-4566 or IRB@iastate.edu.

APPENDIX B. INVITATION PHONE CALL

To Activity Director:

Hi, My name is Youngji Lee, and I am a Masters student in Apparel, Merchandising, and Design program at Iowa State University.

I would like to ask for permission to post an invitation announcement about the opportunity to participate in my research.

I am conducting a research project on “Older Women’s Experiences with Online Apparel Shopping.” The purpose of this study is to enhance understanding and fill a gap in the literature regarding older women’s online apparel shopping.

I am looking for participants who are between 65 and 74 years of age and have had experiences purchasing or ordering apparel products online at least three times within the last two years.

If she would like to participate in this research, her participation will last approximately an hour in the form of a face-to-face interview and observation while she looks through her favorite shopping site. She will also be asked to fill out a short demographic questionnaire. She will receive a \$5 Target gift card for participating in this research.

Please let me know if you need any additional information. I am looking forward to hearing a favorable response to my request.

Thank you so much for your consideration.

APPENDIX C. POSTER



ISU STUDENT RESEARCH
“Older Women’s Experiences
with Online Apparel Shopping”

Participation Invitation

**How do older women buy
apparel online?**

Please participate in this research, if you:

- are a woman aged 65 to 74 years;
- have had experiences purchasing or ordering apparel products online at least three times within the last two years.

Your participation will last about an hour in the form of a face-to-face interview and observation.

You will receive a \$5 Target gift card.

For participation and more information, contact Youngji Lee at 515-708-6645 or at youngji@iastate.edu

APPENDIX D. SCRIPT TO FOLLOW

Thank you so much for your willingness to participate in this study.

I am Youngji Lee who is a Masters student in Apparel, Merchandising, and Design program at Iowa State University. I am conducting a research project on “Older Women’s Experiences with Online Apparel Shopping.” The purpose of this study is to explore older women’s experiences with online apparel shopping and to increase understanding of how older women shop for apparel online.

You are being invited to participate in this study because **you are 65 to 74 years of age and have had experiences purchasing apparel products online at least three times within the last two years.**

If you would like to participate in this study, your participation will last approximately an hour in the form of a face-to-face interview and observation. First, you will be asked to complete a brief demographic questionnaire. During the interview, you will be asked several questions about your experiences purchasing apparel products online. Then you will be asked to show the interviewer an apparel shopping online site that you like on your computer or on a laptop supplied by the interviewer. You will be asked to browse apparel products, choose the items with the selection of color and size based on your preference, and visit the checkout area on the apparel website. The online shopping will conclude at the checkout point of a purchase, so you will not be asked to purchase items or provide any identity or payment information during the study.

The interview will be audio recorded and the observation will be video recorded for transcription. During the observation, your face will not be video recorded and only your hands on the keyboard and computer screen usage will be filmed.

You will receive a \$5 Target gift card for participating in this study.

If you agree to participant in this study, please let me know when is the most convenient for you to conduct the interview and observation. You can contact Youngji Lee at (515) 708-6645 or by email at youngji@iastate.edu.

Thank you for your time and consideration.

APPENDIX E. INFORMED CONSENT DOCUMENT

Older Women's Experiences with Online Apparel Shopping

Investigators: Youngji Lee, Masters student
Apparel, Merchandising, and Design Program
31 Mackay Hall, Iowa State University, Ames, Iowa 50011
youngji@iastate.edu, (515) 708-6645

Dr. Mary Lynn Damhorst, Professor
Apparel, Merchandising, and Design Program
1068 LeBaron Hall, Iowa State University, Ames, Iowa 50011
mldmhrst@iastate.edu, (515) 294-9919

This is a research study. Please take your time in deciding if you would like to participate. Please feel free to ask questions at any time.

Introduction

The purpose of this study is to explore older women's experiences with online apparel shopping and to increase understanding of how older women shop for apparel online. This study will make an important contribution to fill a gap in the literature regarding older women's online apparel shopping.

You are being invited to participate in this study because you are 65 to 74 years of age and have had experiences purchasing apparel products online at least three times within the last two years.

Description of Procedures

If you agree to participate, your participation will last approximately an hour in the form of a face-to-face interview and observation. First, you will be asked to complete a brief demographic questionnaire. During the interview, you will be asked several questions about your experiences purchasing apparel products online. Then you will be asked to show the interviewer an apparel shopping online site that you like on your computer or on a laptop supplied by the interviewer. You will be asked to browse apparel products, choose the items with the selection of color and size based on your preference, and visit the checkout area on the apparel website. The online shopping will conclude at the checkout point of a purchase, so you will not be asked to purchase items or provide any identity or payment information during the study.

The interview will be audio recorded and the observation will be video recorded for transcription. During the observation, your face will not be video recorded and only your hands on the keyboard and computer screen usage will be filmed.

Risks

There are no foreseeable risks from participating in this study.

Benefits

If you decide to participate in this study, there will be no direct benefit to you. It is hoped that the information gained in this study will enhance understanding of older women’s online apparel shopping. The findings of this study could help online retailers to understand what to include in their web sites for older shoppers.

Costs and Compensation

You will not have any costs from participating in this study. You will be compensated for participating in this study with a \$5 Target gift card.

Participant Rights

Your participation in this study is completely voluntary and you may refuse to participate or leave the study at any time. You may skip any questions you do not wish to answer and you may stop answering questions at any time. You may decide not to participate in the study or leave the study early for any reason without penalty.

Confidentiality

Your name will not be recorded on any transcripts or questionnaires. Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy study records for quality assurance and data analysis. These records may contain private information. All data will be kept in a password-coded file. Files of the interviews and films will be destroyed after data analysis.

Questions

You are encouraged to ask questions at any time during study.

- For further information about the study, contact Youngji Lee, youngji@iastate.edu, (515) 708-6645 or Dr. Mary Lynn Damhorst, mldmhrst@iastate.edu, (515) 294-4566.
- If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office for Responsible Research, Iowa State University, Ames, Iowa 50011.

Participant Signature

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document, and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study.

Participant’s Name (printed) _____

Participant’s Signature

Date

APPENDIX F. DEMOGRAPHIC QUESTIONNAIRE**Older Women's Experiences with Online Apparel Shopping**

Please provide the following information.

1. What is your age? _____
2. In what city, town, or area do you live? _____
3. What is your ethnicity? (Please check all that apply)
 - White/European American
 - African American/Black
 - Hispanic/Latino American
 - Native American
 - Asian American
 - Other (please specify) _____
4. What is the highest level of education you have completed?
 - Grade school
 - High school
 - Some college, no degree
 - Associate's degree
 - Bachelor's degree
 - Graduate or professional degree
5. What is your current marital status?
 - Never married
 - Married
 - Widowed
 - Separated
 - Divorced
 - Other _____
6. What is your current employment status?
 - Employed
 - Retired
 - Unemployed
- 6a. What is your yearly personal income?
 - Less than \$20,000
 - \$20,000 to \$50,000
 - \$50,001 to \$100,000
 - \$100,001 to \$150,000
 - More than \$150,000

7. How familiar are you with computers?

- Very familiar
- Somewhat familiar
- Somewhat unfamiliar
- Unfamiliar

8. How many times did you shop for apparel products online in the last two years?

9. Approximately how much money do you spend on apparel through online shopping per year?

10. On which sites/stores do you shop most often for apparel online?

APPENDIX G. INTERVIEW QUESTIONS**INTERVIEW QUESTIONS [before going online with the participant]**

Please tell me about when you first began shopping for apparel online. What was the experience like? What did you purchase and how did the shopping go?
(If she bought apparel for others) Tell me about the first online shopping you did for your own apparel.

Do you remember what year it was when you first started shopping for apparel online?

What kinds of apparel products do you buy online? (e.g., sweaters, coats, pants, tops, underwear, hosiery, etc.)

Do you buy other dress-related products like shoes, jewelry, or other accessories?

Are there any kinds of apparel products you wouldn't buy online? Why?

For what occasions/activities do you buy apparel products online?

You've already described your first shopping online. Now could you describe more of your experiences when buying apparel products online?

What experience would you describe as your best/most successful online apparel shopping experience?

Tell me about your "worst" experience when shopping online for apparel.

How would you describe your overall attitude toward online shopping for apparel? To you, what are the most positive and most negative aspects of shopping online for apparel?

What aspects have given you the most problem? How did you solve problems?

Do you have favorite web sites for online apparel shopping? Why do you like them?

Do you have anything else that you would like to share with me about online shopping?

Instructions for Going Online

I would like to observe you going through an apparel website of your choice to better understand your online apparel shopping. Assume that you are surfing your favorite apparel shopping online site and pretend that you are going to buy apparel online.

Please show me your favorite apparel shopping online site on your computer or on my laptop.

Please browse apparel products, choose the items with the selection of color and size based on your preference, and visit the checkout area on the website. The online shopping will conclude at the checkout point of a purchase, so you will not be asked to purchase items or provide any identity or payment information during the study. During your shopping, please describe your thoughts, opinions, and suggestions that you would give to online fashion retailers.

APPENDIX H. CODING GUIDE

A. Shopping Details: Older women explained their experiences purchasing apparel online.

(1) Awareness of online apparel shopping: Participants usually knew apparel shopping web sites through other shopping channels, which are mailed catalogues and stores.

(2) Types of apparel products: They wanted to buy and did not want to buy online specific kinds of apparel products due to fit of garments.

(3) Problems/Difficulty: Most participants had not any problem with online shopping, except for problems related to fit and size of garments.

(4) Attitude toward online apparel shopping: Most participants had a positive attitude toward online apparel shopping.

(5) Preference to buy apparel: Some participant preferred to buy apparel online rather than in a store, but some did not because they wanted to try on apparel before they purchase in spite of advantages of online apparel shopping.

B. Motivations: Participants were motivated to online shop for apparel products for various reasons. Most reasons could be included in advantages of online shopping.

(1) A variety of products: The availability of diverse products and options including sizes and colors encouraged the participants to do online apparel shopping.

Particularly, the limited style for older women in a store led them to go online.

(2) Lack of product availability: If they could not find the size or color that they wanted in stores or mailed catalogues, they went online and ordered the product.

(3) Needs: Participants usually did online apparel shopping when they wanted to buy specific products, and for specific activities/occasions such as social activities and anniversary.

(4) Convenience: Online shopping allowed the participants to do apparel shopping at home and the products that they ordered could be delivered to their doors.

(5) Low prices: The access to reduced prices of apparel through promotions and sales on the website motivated the participants to shop for apparel online.

C. Determinant Factors of Purchase Decision: Some factors had a significant influence on participants' purchase decisions on buying apparel online.

(1) Knowing size: If they knew what size they needed through previous experiences purchasing products from a brand/site or experiences trying on products in a store, they were willing to buy apparel online.

(2) Reviews: Most participants wanted to see online consumers' reviews/ratings, particularly related to size or fit of garments and they mentioned these reviews are helpful and really important to determine whether they buy apparel online or not.

(3) Shipping: Free shipping and shipping time were one of the most influential factors that lead to participants' purchase decision online.

(4) Return policy: Some participants expressed that return is painful and others did not, but a good return policy (e.g., easy to return, availability to return products to a store) had a positive impact on their purchase intention.

D. Concerns with Online Apparel Shopping: Participants had concerns about apparel products and online shopping.

(1) Fit and size of garments: Participants were concerned about fit of garments because of the limitation that they cannot try on before they purchase a product. In addition, inconsistent size system among brands and websites led them to be more concerned about fit and size of garments.

(2) Accuracy of information about products: They expressed their concern about online apparel shopping because they could not know exactly about the product (e.g., color and quality) and some retailers did not represent products honestly.

(3) Return process: There is a possibility of returning a product after receiving it due to the limitation of online shopping. They were concerned about the situation where they send it back to company, but they would not receive a refund because it was lost in transit.

(4) Security: They were concerned about security of electronic payment and phishing sites.

E. Suggestions for Online Fashion Retailers: Participants liked some functions/aspects on apparel shopping websites and these could be helpful to solve concerned problems that they have, and they were willing to do more online apparel shopping on websites that provide these functions/aspects.

(1) Virtual model/Availability to change of colors on a model: These enabled participants to have more information on fit and sizing of garments and to better guess how apparel looks on their own bodies.

(2) Sorting/organized system: These made participants' online shopping more efficient because they could see only available products regarding sizes and colors.

(3) Detailed information: They wanted to see more detailed information on products, so they liked to see detailed description of a product and various images of products (e.g., front and back, detailed fabric images, and view enlargement).

(4) Easy navigation: They had positive experiences purchasing apparel products on apparel shopping websites that are easy to navigate.

(5) Product suggestions: Participants liked to receive suggestions such as coordination of items from online fashion retailers.

Observation

A. Shopping process

- (1) Checking items on sale/promotions.
- (2) Sorting products: Product type, size, color or searching with keywords.
- (3) Selecting items based on their preferences and the size: Usually, they just selected sizes based on their previous experiences.
- (4) Finding online consumers' reviews/ratings.
- (5) Checking shipping: Fee, time, and available store to pick up/return.
- (6) Double-checking their shopping cart before a checkout of purchase

B. Suggestions for online fashion retailers

- (1) Problems/Difficulty on websites.
- (2) Improvements.

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