

Gender Differences in Perceptions of the Marketing Stimuli of Family Owned Businesses (FOBs)

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Abstract

The purpose of this study is to compare (by gender) the perceptions by consumers of the marketing activities of family owned businesses (hereafter referred to as FOBs) in the United States. A mail survey of US consumers was used. The statistically significant results indicate that both males and females are generally receptive to most of the creation, communication, delivery, and exchange of product and service offerings of family owned business or 'FOBs.' However, the price of FOB offerings is not perceived as reasonable. In addition, customer perceptions did not vary by gender for most items. One activity where differential views resulted pertained to sales promotion. Specifically, "coupon redemption" is significantly perceived more favorably by females than males. The results suggest that while managers of FOBs should emphasize their "family business" status in their marketing presentations, they should not expect different responses to their activities based on gender.

Keywords: Marketing stimuli, Gender, Family businesses, Consumer perceptions

1. Introduction

Marketing departments in family owned businesses (hereafter referred to as "FOBs"), as in other firms seek to create, capture, communicate, and deliver value to their customers. In return, they expect certain responses from their customers in terms of sales, purchase, and patronage. Consensus is developing that being a family business elicits some advantages in the marketplace. Thus, a number of studies have speculated that family owned businesses or FOBs have unique operating and structural advantages (Brokaw 1992; Miller et.al. 2008) that should translate to a competitive advantage (Miller, et. al. 2008; Cooper, et. al. 2005). Also, consumer perceptions of FOBs have generally been positive. In the literature this 'consumer perception-FOBs' paradigm has been referred to as 'familiness' (Carrigan and Buckley 2008) or "family-embeddedness" (Craig et. al. 2008).

Some initial evidence is coming in regarding the positive aspects of familiness. For example, using the "critical events" method, Orth et. al. (2009) showed that consumers evaluate family owned businesses higher than non-family businesses in terms of service, trust, and satisfaction. Also, consumers have positive perceptions of managers and employees of FOBs (Covin 1994). However, whether consumers by gender take the FOB status of a firm into account in response to that firm's offering is not clear. While some studies have begun to look at the meaning and significance of FOBs to consumers, few have investigated differential gender views of their marketing plan.

So an unresolved issue is whether 'consumer perceptions of FOBs marketing presentations' vary based on demographic factors-income, age, gender, and race. Of these demographic factors, the most plausible variation

appears to be with gender (Lim, et. al. 2007). Many studies have provided explanations and rationale for differences in gender perceptions. One research stream has attributed it to different risk propensities (Gustafson 1998). Gustafson (1998) argued that gender structures, reflected in gendered ideology and practice, results in systematic perceptions of risk. However Swim (1994) has questioned the accuracy of gender stereotypes. But another study insists that males and females have different ways of thinking about products (Coley and Burgess 2003).

So, the purpose of this empirical study was to determine whether ‘consumer perceptions of marketing stimuli’ varied based on gender. Research questions addressed include: do males and females differentially perceive FOB’s marketing decisions? Will they find its advertisements differentially believable? Are there differences in perceptions of customer service, product quality, pricing schemes, and delivery options? These and many more questions have not been satisfactorily addressed in the literature. This topic is significant not just to help FOBs better target their marketing plans, but also for the growth of regions and economies. After all, family businesses comprise up to 90 percent of all businesses in North America (Family Business Statistics 2009) and account for 60 percent of US employment (Family Business Statistics 2009).

Structurally, this paper *first* provides a brief overview of our theoretical and conceptual foundations related to this issue and uses them to present the research hypothesis. In the *second* section, the research methodology is provided and rationalized. *Next*, the data analysis methods are discussed. *Then*, the results are presented. *Finally*, the managerial implications, limitations, and future research direction are provided.

2. Conceptual Origins

Since the family business literature has not addressed whether the positive feelings of customers towards FOBs mean that their business plans will be better received, much of the review draws from the non-family business (or general business) area. In the general marketing literature, research has elucidated gender differences in processing marketing stimuli. Marketing activities focus on product, communication, value pricing, and delivery decisions. Several studies addressing gender differences in these areas will be presented next. Please note that the issue is not whether FOBs market differently to consumers, but whether consumers (by gender) perceive FOB efforts differently.

2.1 Gender and Communication

Marketing communications involves efforts to inform consumers about firms’ offering typically via advertising, sales promotion, publicity, and personal selling. Target audiences are expected to respond by recalling the presentation and/or patronizing the offerings. Gender differential perceptions particularly as it pertains to FOBs can enhance efficiency. Published research has looked at gender differences affecting different types of communication. For instance, when it comes to advertising on the web, males were found to have a more positive attitude than females (Seock and Bailey 2008).

Regarding information search, Cleveland and Babin (2003) three-country study confirmed differences in male/female behavior. Males were more apt to seek the assistance of store sales personnel than females in all three countries. Also, Kempf, et. al. (2006) showed that men process two forms of marketing information (advertising and product trial) differently than women. Specifically, women are more sensitive to the comprehensiveness of trial information while males are less likely to notice attributes during product trial. The men relied on preconceived brand judgments. Laroche et. al. (2000) found that females comprehensively acquire in-store information, whereas males heuristically limit their search to a smaller subset of in-store information. An opposing viewpoint, McDaniel and Kinney (1998) conducted experiments pertaining to “ambush marketing” but did not find significant gender difference as relates to recall and recognition, but some differences in attitude toward brand and purchase intentions (females had higher mean scores). A different study (Fisher and Dube 2003) reported that female response to ads that contain high-agency (e.g., happiness, excitement) or low-agency (e.g., sentimentality, warmth) emotions are not influenced by social context effects. Richard, et. al. (2007) research added that women engage in a more complex information search process than men.

When it comes to coupon usage, Harmon (2003) found that males tend to be light users of coupons (use fewer coupons), but were heavy users of grocery store loyalty cards. Sales teams led by females tend to display different and favorable attitudes, stress characteristics, and work outcomes to those managed by male executives (Piercy, et. al. 2001). And customers tend to rate male service providers (and fairness) higher than female (Snipes, et. al. 2006). As is obvious from the studies above, few have addressed gender difference as it pertains to marketing activities from a FOB standpoint. Believing the firms’ advertising, salespersons, and using its coupons were the item included in our study. The studies above pointed us in this direction. So, our intent is to determine whether consumers believe the advertising, and salespersons of FOBs. Also, whether they will utilize

their coupons!

2.2 Gender and Product/Brands

Firms offer products and services to their target markets for attention, acquisition, use, or consumption (Armstrong and Kotler 2009). One critical issue is how consumers evaluate products. For instance, Heejin and Kumar (2008) found that women tend to be influenced by service quality more strongly than men. Men on the other hand are influenced more by perceived economic value. Coley and Burgess (2003) used a variety of product categories and found significant differences in affective and cognitive processes associated with impulse buying. Although their research did not focus on FOBs, Bailey (2005) found that gender has an impact on perceptions of company credibility, but not brand attitudes, patronage intentions, or switching intentions. It appears that perception of product appearance is gender specific (Burton, et. al. 1995). Also, they found gender specific differences in perceptions of high-priced brands. None of these studies have investigated gender differences in the FOB context.

2.3 Gender Purchasing and Situational Settings

The final act that generates sales for a firm takes place in a variety of outlets or formats –retail, online, etc. So, some studies have been investigating consumer behavior in these arenas (Sebastianelli, et. al. 2008). For instance, Seock and Bailey (2008) used a survey of college students to develop seven shopping orientation constructs - shopping enjoyment, brand/fashion consciousness, in-home shopping tendency, price consciousness, shopping confidence, convenience/time consciousness, and brand/store loyalty. They found differences in male and female shopping orientations, online information searches, and purchase experience. Consumption patterns were the focus of O'Cass and McEwen (2004). They found gender differences in “conspicuous” consumption, but not in “status” consumption. Otnes and McGrath (2001) further explored the theory of male shopping behavior. They found that it depended on whether the males ascribed to the traditional notion of masculinity or not. Those that do not believe in traditional masculine roles are more willing shoppers.

Online purchase tendencies were the focus of Garbarino and Strahievitz (2004) study. They looked at differential gender perceptions of risk associated with online buying. Five risks were identified- credit card misuse, fraudulent sites, loss of privacy, shipping problems, and product failure and found women perceived higher risk levels than males. However, females were more likely to purchase from sites recommended by a friend. Their results support Wolin and Korgaonkar (2005) that found males more likely to purchase online than females. However Cho and Jialin (2008), using Singaporean consumers did not find any gender differences in their findings that expectations, trust, and self-efficacy significantly influenced internet commerce. Palanisamy (2005) did not find any gender difference between online consumer characteristics and banner ad effectiveness. Harmon (2003) surprisingly found that for online transactions, males now play a critical role for household purchases, specifically groceries.

Regarding shopping, Eastlick and Feinberg (1994) examined gender differences in rational and non-rational motives for mail catalog shopping. Hart, et. al. (2007) found that shopping experience enjoyment had a significant positive influence upon customers' re-patronage intentions. In addition, men are found to have a stronger relationship between enjoyment and re-patronage than women. Another study that dealt with re-patronage, Lim, et. al. (2007) found significant differences in perceived retail attributes among high and low re-patronage groups.

2.4 Gender and Prices

Consumers will only buy when they sense value in a firms offering. A few studies have investigated this relationship. An example is Suri and Manchanda (2001) that looked at the gender differences in acculturation on price acceptability exhibited by Asian-Indian consumers. Gender differences exist in perceptions of unfair pricing. For instance, Beldon and Narnasivayarn (2006) showed that females tended to perceive more unfairness in the hotel services industry. Munnukka (2008) found that a significant and positive relationship existed between customers' price perceptions and their purchase intentions. Further, the formation of price perceptions was significantly influenced by satisfaction with pricing and services. Also, price transparency was negatively associated with price perceptions.

3. Model and Hypothesis Development

There are two conclusions from the review of gender views of marketing activities. First, few if any studies have addressed gender differences in the FOB setting. Second, while other (non-FOB) studies did not find differences, most showed the existence of gender differential behavior to some degree. Based on the second conclusion, our research hypothesis is to expect differences by gender in response to marketing offerings.

H1: Male and female consumers will view majority of the marketing stimuli (16 items) of family owned businesses

(FOBs) favorably.

H2 : Males and females will perceive majority of the marketing stimuli (16 items) of family owned businesses

(FOBs) differently.

4. Research Design

4.1 Sample

A mail survey of 450 consumers from Northwest Ohio, USA was conducted. This area was chosen because its characteristics mirror the typical US consumer. Its residents are typical of the US population in terms of gender, income, and racially characteristics (US Census 2009). The sample was randomly selected from Ameritech's telephone directory "White" pages. Data was collected via a mail survey.

4.2 Characteristics of Respondent

In addition to obtaining their views by gender, characteristics of consumers were obtained. In comparing the demographic distribution of respondents by gender, the following can be noted. Male respondents were skewed towards older ages relative to females. For income also, male respondents were skewed towards the higher incomes relative to females. On the education dimension, again male respondents were tilted towards having more years of formal education than females. But for ethnic origin, the female respondents were more diversified (inclusive of Hispanic and African Americans).

4.3 Questionnaire

A questionnaire was designed to capture the key decisions made by marketers. Key decisions as identified in many marketing textbooks (e.g., Armstrong and Kotler 2009) were considered. Sixteen items related to product, promotion, distribution, target market, and pricing activities (*see, Table 1*) were developed and used. Again, the items were selected to be representative of the main marketing tasks involving creating, communicating, delivering, and exchanging offerings (Armstrong and Kotler 2009). For instance, "coupon redemption" was used because it would be the sales promotion tool recognizable to consumers. Responses were collected using Likert's five point scale... strongly disagree (SD) to strongly agree (SA).

4.4 Data Collection

A pre-test sample of ten (10) respondents indicated that there were no major problems in understanding and constructing the questionnaire. The initial mass mailing was sent and a follow-up mailing two months thereafter. Eighty-five usable responses were received from all mailings achieving a response rate of about 18.8 percent. A comparison of the initial and follow-up responses did not reveal any non-response bias. Eleven of the total respondents did not identify their gender. So the number of valid cases used for analysis was effectively seventy-four (74). The number of usable responses and rate of response is typical of consumer studies. For instance, McDonald and Oates (2006) used 78 consumers to report their findings

4.5 Data Analysis

We believed (based on previous studies and the research hypothesis) that there will be significant differences in responses based on gender. Initially, we computed the mean score responses on each item by gender (*see, Table 1*). Table 1 presents the mean scores by gender (1 for males; 2 for female) and associated statistics. Higher mean scores on the 5 point Likert scale imply greater likelihood of responding positively to the marketing stimuli (16 items). Then, a t-test was done to check for the significance of the gendered means (*see, Tables 2 and 3*). Tables 2 and 3 present and show that all items are significant. Next, we tested for homogeneity (equality) of variances using Levene's test-an alternative to Bartlett test (*Table 4*). This test was preferred because it is less sensitive than the Bartlett test to departures from normality. Given the limited number of valid cases (74), we suspected a non-normal distribution. Following this, independent samples t-test difference of means was applied-*Table 4* (Roberts 1984). It compared the means of the two groups (male versus female) on the sixteen variables. This test was preferred to ANOVA since we only have two groups (males and females), not three or more where ANOVA becomes a more robust statistic. All analysis was done used SPSS, version 15.0 software (SPSS 2006).

5. Results

The first hypothesis that males and females responded positively to most of the marketing programs (14 items) of FOBs was supported (*see, Tables 2 and 3*). The findings were significant ($p < 0.05$) for all sixteen items. Overall, our results show that consumers (regardless of gender) will be more likely to purchase FOB products

and (re)patronize their services. When FOBs advertise, consumer would perceive it as credible. Their salespersons also will be believable. Products offered by FOBs are perceived to be of better quality and better customer service is expected. An aspect of their marketing plan that is less desirable is ordering from websites. Consumers are less likely to order from their websites. Also, males and females expect their prices to be higher. The second hypothesis-H2 that there would be differential gender perceptions was not generally supported. The output (Table 4) shows that the variances of the two groups are not significantly different on fifteen items. It is however significant for one item ("utilize coupons": F ratio=4.96; sig. at $p<0.05$) only. It appears then that sales promotional methods used by FOBs are viewed differently by gender.

Our result shows that female consumers are more likely than males to use the coupon offerings of FOBs. So the second hypothesis that males and females will respond differently to the marketing stimuli of family owned businesses (FOBs) was rejected. Besides differential perceptions in using coupons, two other items were marginally insignificant. Offering warranties was just marginally insignificant ($F=3.557$; not sig. at $p<0.064$). Female customers expected FOBs to back their offerings through product warranties. Also, marginally insignificant was "repeat my purchase" ($F=3.605$; not sig. at $p<0.062$). Female respondents seemed likely to be more repeat customers relative to males.

The results are consistent with Harmon (2003) that males are light users of coupons. But her study did not focus on FOBs exclusively. The finding of insignificance towards advertising agrees with Palanisamy (2005) that did not find any gender difference with respect to banner advertisements for all firms. Also, it supports Fisher and Dube (2003) that found no significant gender response pertaining to emotional advertising.

The findings are supportive of some studies that show no gender differences in perceiving firms' marketing stimuli. But more studies found gender differences as it relates to social phenomenon. For instance, Wolin and Korgaonkar (2005) found gender differences affecting web advertising. Whenever findings do not match theory, the next question is why? We note that some of the studies that found significant gender differences have used students (undergraduates or graduates) as their respondents (Bailey 2005; Kaminneni 2005). We have used typical consumers. Student samples can be rather skewed in a number of demographic and psycho graphical dimensions. They are generally better educated, well informed, and homogeneous (Peterson 2001). A number of researchers have looked at the efficacy of using students as samples. Beltramini (1983) noted that most student samples have focused on "attitude-behavior" relationship, rather than "pure affect or evaluation." He found statistically significant differences at the behavioral level, but not at the "attitudinal" level. This may explain why we did not find any gender differences. Flere and Lavric (2008), using a cross-national sample, found that using student samples should be viewed cautiously as a good indicator of national sample rankings.

6. Managerial Recommendations

It is desired to determine whether there are differences in perceptions by gender. When it comes to human behavior, disciplines have recognized and accounted for significant differences by gender (Sebastianelli et. al. 2008). Any (in) significant differences would also be meaningful to marketing managers in FOBs. There were no significant differences in responses by gender. As can be seen in Table 4, there was only one activity that was somewhat significant. Women are expected to utilize their coupons more. Our study is consistent with Bailey (2005) that showed that companies with positive reputations do not suffer as adversely as those with negative reputations. They further determined that gender does not affect brand attitudes, patronage, and switching intentions.

The main implication of our findings is that marketing managers of FOBs do not need to segment their markets and strategies by gender. However, their status as FOBs is still a selling point (Carrigan and Buckley 2008; Brokaw 1992) regardless of gender. FOBs can capitalize on this effect through their brand (Craig, et. al. 2008), labeling, and promotion efforts. Alternatively, segmenting their advertising or pricing by gender will not give them a significant advantage. However, one area it may make a difference is targeting females with sales promotion-coupons offerings as opposed to males. So, we suggest that females be presented with more coupon offerings in order to increase sales. Since Harmon (2003) has shown that men are more likely to use store loyalty cards than females, we suggest that "push" promotional tool be targeted to males while sales promotion-coupons be targeted to females.

Coupons are probably the most common sale promotional tool used by marketers to generate earlier and stronger sales. In this study, it was used as a surrogate for sales promotion since it would be recognized by most consumers. So we will extrapolate that female perceptions of the sales promotion tools (samples, reduced price in store, patronage rewards, etc.) of FOBs would be stronger than males. The outlet or media used to execute/distribute coupons (email, newspaper insert, free goods upon purchase, etc.) is not very obvious and was not addressed in the study. However, Harmon (2003) showed that there can be differential response to varying sale promotion tools.

She found that while males were light users of coupons, they were heavy users of grocery loyalty cards. Another recommendation is for FOBs to engage in joint sales promotions efforts. Whatever outlet or means that is used, it promises to save costs while capitalizing on the same FOB advantages shown by our study and others._

The perception that FOBs' prices are not cheaper can play both ways. Family businesses can capitalize on this by positioning their brands as premium brands, thus charging higher prices, since consumers would be tolerant for premium prices. This augurs well for profits. Alternatively, it can position its offerings as value-based or penetration cost-price based. Further, it needs to counter the "premium price" image that consumers have of FOBs.

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Table 1. Means of Items by Gender (1=male; 2=female)

ITEMS	SEX	N=74	MEAN**	STD. DEV.	Std. Error MEAN
1. purchase its product*	1.00	39	3.7353	.89811	.15402
	2.00	35	4.1667	.83391	.15225
2.-patronize its services	1.00	39	4.0000	.85280	.14625
	2.00	35	4.2000	.96132	.17551
3.-believe its advertising	1.00	38	3.6970	1.04537	.18198
	2.00	332	4.1786	.81892	.15476
4.-travel farther to purchase purchase its products	1.00	39	3.3235	1.06517	.18257
	2.00	35	3.4667	1.07425	.19613
5.-rely on distribution system system	1.00	39	3.2353	.98654	.16919
	2.00	35	3.6333	.96431	.17606
6-believes its salespersons	1.00	39	3.6765	.91189	.15639
	2.00	35	4.0333	.80872	.14765
7.-expect better product quality	1.00	39	3.9412	.85071	.14590
	2.00	35	4.2333	.72793	.13290
8.-expect better customer service	1.00	39	4.3824	.65202	.11182
	2.00	35	4.6000	.62146	.11346
9.-expect better offers	1.00	39	3.6176	.98518	.16896
	2.00	350	3.9333	.71492	.14331
10.-expect cheaper prices	1.00	39	2.6471	.84861	.14554
	2.00	35	2.9667	1.09807	.20048
11.-utilize its coupons	1.00	39	3.5882	1.18367	.20300
	2.00	35	4.2000	.80516	.14700
12.-visit its website	1.00	37	3.0313	1.14960	.20322
	2.00	349	3.3448	1.26140	.23424
13.-order products from its website	1.00	38	2.9697	1.21153	.21090
	2.00	349	2.9655	1.40109	.26018
14.-obtain information from its websites	1.00	38 ¹	3.3333		.21171
	2.00	338	3.2143	1.28689	.0:24320
15.-try its new product	1.00	39	3.4412	.89413	.15334
	2.00	35	3.8000	.80516	.14700
16.-repeat my purchase	1.00	39	3.9412	.77621	.13312
	2.00	35	4.1667	.87428	.15962

***Question:** If the product or service provider is a Family Owned Business , I will be more likely to... " .

****Scale:** 1=strongly disagree; 2=disagree; 3=neutral; 4=agree; 5=strongly agree

Table 2. T-Test Results (*females*)

ITEMS	t	df	Sig.	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
1.-purchase its product*	27.367	34	.000	4.16667	3.8553	4.4781
2.-patronize its services	23.930	34	.000	4.20000	3.8410	4.5590
3.-believe its advertising	27.000	32	.000	4.17857	3.8610	4.4961
4.-travel farther to purchase its product	17.675	34	.000	3.46667	3.0655	3.8678
5.-rely on distribution system	20.637	34	.000	3.63333	3.2733	3.9934
6.-believes its salespersons	27.317	34	.000	4.03333	3.7314	4.3353
7.-expect better product quality	31.853	34	.000	4.23333	3.9615	4.5051
8.-expect better customer service	40.542	34	.000	4.60000	4.3679	4.8321
9.-expect better warranties offers	27.447	34	.000	3.93333	3.6402	4.2264
10.-expect cheaper prices	14.798	34	.000	2.96667	2.5566	3.3767
11.- utilize its coupons	28.571	34	.000	4.20000	3.8993	4.5007
12.- visit its website	14.280	33	.000	3.34483	2.8650	3.8246
13.- order products from its website	11.398	33	.000	2.96552	2.4326	3.4985
14.-obtain info. from its websites	13.217	32	.000	3.21429	2.7153	3.7133
15.-try its new product	25.850	34	.000	3.80000	3.4993	4.1007
16.-repeat my purchase	26.103	34	.000	4.16667	3.8402	4.4931

***Question:** If the product or service provider is a Family Owned Business Family business, I will be more likely to. .. "

Table 3. T-Test Results (*males*)

ITEMS	t	df	Sig.	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
1.-purchase its product*	24.251	39	.000	3.73529	3.4219	4.0487
2.-patronize its services	27.350	39	.000	4.00000	3.7024	4.2976
3.-believe its advertising	20.316	37	.000	3.69697	3.3263	4.0676
4.-travel farther to purchase its product	18.194	39	.000	3.32353	2.9519	3.6952
5.-rely on distribution system	19.122	39	.000	3.23529	2.8911	3.5795
6.-believes its salespersons	23.509	39	.000	3.67647	3.3583	3.9946
7.-expect better product quality	27.014	39	.000	3.94118	3.6443	4.2380
8.-expect better customer service	39.191	39	.000	4.38235	4.1549	4.6099
9.-expect better warranties offers	21.412	39	.000	3.61765	3.2739	3.9614
10.-expect cheaper prices	18.188	39	.000	2.64706	2.3510	2.9432
11.-utilize its coupons	17.676	39	.000	3.58824	3.1752	4.0012
12.-visit its website	14.916	36	.000	3.03125	2.6168	3.4457
13.-order product from its website	14.081	37	.000	2.96970	2.5401	3.3993
14.-obtain info. from its websites	15.744	37	.000	3.33333	2.9021	3.7646
15.-try its new product	22.441	39	.000	3.44118	3.1292	3.7532
16.-repeat my purchase	29.607	33	.000	3.94118	3.6703	4.2120

*Question: If the product or service provider is a Family Owned Business Family business, I will be more likely to.. "

Table 4. Independent Samples Test

	Var-	Levene's	Sig.	T-test			Sig	Mean
	iance	for Equality of		for Equality		2-tail	Diff.	Diff.
		Variances		of				
		F		t	df			
		<i>Lower</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>	<i>Lower</i>
1. purchase its product*	1	0.021	0.884	-1.982	72	0.052	-0.43	0.21759
	2			-1.992	71.826	0.051	-0.43	0.21657
2. patronize its services	1	1.112	0.296	-0.882	72	0.381	-0.20	0.22674
	2			-0.875	68.479	0.385	-0.20	0.22846
3. believe its advertising	1	0.833	0.365	-1.976	69	0.053	-0.48	0.24370
	2			-2.016	68.660	0.048	-0.48	0.23889
4. travel farther to	1	0.292	0.591	-0.534	72	0.595	-0.14	0.26788
	2			-0.534	70.878	0.595	-0.14	0.26803
5. rely on its distribution.	1	0.013	0.910	-1.628	72	0.109	-0.40	0.24453
	2			-1.630	71.330	0.108	-0.40	0.24418
6. believes its salespersons	1	0.787	0.379	-1.647	72	0.105	-0.36	0.21672
	2			-1.659	71.997	0.102	-0.36	0.21508
7. expect better product	1	0.229	0.634	-1.466	72	0.148	-0.29	0.19930
	2			-1.480	71.949	0.144	-0.29	0.19735
8. expect better customer	1	0.437	0.511	-1.362	72	0.178	-0.22	0.15979
	2			-1.366	71.613	0.177	-0.22	0.15930
9. expect better	1	3.557	0.064	-1.405	72	0.165	-0.32	0.22471
	2			-1.425	71.400	0.159	-0.32	0.22155
10. expect cheaper prices	1	0.491	0.486	-1.311	72	0.195	-0.32	0.24380
	2			-1.290	64.354	0.202	-0.32	0.24773
11. utilize its coupons	1	4.968	0.029	-2.385	72	0.020	-0.61	0.25655
	2			-2.441	68.408	0.018	-0.61	0.25063
12. visit its website	1	2.005	0.162	-1.016	69	0.314	-0.31	0.30867
	2			-1.011	66.899	0.316	-0.31	0.31011
13. order product from its	1	2.169	0.146	0.013	70	0.990	0.00	0.33176
	2			0.012	65.804	0.990	0.00	0.33492
14. obtain information	1	0.181	0.672	0.371	69	0.712	0.12	0.32093
	2			0.369	66.198	0.713	0.12	0.32244
15. try its new product	1	0.773	0.383	-1.678	72	0.098	-0.36	0.21383
	2			-1.689	71.969	0.096	-0.36	0.21242
16. repeat my purchase	1	3.605	0.062	-1.093	72	0.279	-0.23	0.20629
	2			-1.085	68.499	0.282	-0.23	0.20784

Legend: 1= equal variances assumed; 2=equal variances not assumed.