

FROM THE FOREWORD BY TOM PETERS

"This 'Women's Thing' is... unmistakably, in my opinion... ECONOMIC OPPORTUNITY NO. 1. Marti Barletta *gets* the Women's Opportunity."

MARKETING TO WOMEN

How to
Understand, Reach,
and Increase Your Share
of the
World's Largest Market
Segment



MARTHA BARLETTA

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“If your competition learns before you do, what Marti Barletta knows about marketing to women—you won’t be the alpha anything. Read this book on the way home from the bookstore. And don’t spend another nickel on marketing until you’ve finished it.”

—Mickey Brazeal, Associate Director, Marketing
Communication Program, Stuart Graduate School of
Business, Illinois Institute of Technology

“If you’re looking for a way to increase sales for your business, you need to read this book. *Marketing to Women* is an engaging, insightful roadmap to marketing success with women—full of practical advice you can implement today.”

—Heidi L. Steiger, Executive Vice President, Neuberger
Berman, and founder of The Women’s Partnership

“Marti approaches marketing to women with a zesty blend of wit and intelligence, backed up with enough just plain marketing smarts to inform and inspire you to take proper advantage of this enormous opportunity. So, after reading *Marketing to Women*, you may find yourself doing more than adding an element to your marketing plan. You may in fact change your whole approach.”

—Kirt Hibbitts, Senior Vice President, Director of
Marketing Communications, Wachovia Bank

“*Marketing to Women* reveals important insights for successfully marketing products and services to the growing women’s market. When businesses understand and meet the complex needs of women, they can successfully grow their market share. In this book, Martha Barletta provides the tools that enable businesses to do just that.”

—Jocelyn Carter-Miller, Executive Vice President and
Chief Marketing Officer, Office Depot, Inc.

“I see the forest! *Marketing to Women* unveils an incredible market potential that can be leveraged by almost any business today. This stuff should be standard reading for every business executive.”

—Janet Seese Disbrow, Vice President, National Sales and Marketing,
SBC Directory Operations

“Ignore this book and you could be leaving half the money on the table. Half of my customers are fundamentally different from the other half. This book shows marketers and salespeople what women want! Well-researched and very readable, the book lays out some fascinating findings about gender differences and then illustrates how to translate them into savvy strategy and actionable tactics. Barletta brings real-world experience to her ideas and backs them up with countless examples. Any marketer—male or female—trying to sell to women has got to get this book!”

—Paul Iaffaldano, Chief Revenue Officer, The Weather Channel
Interactive

D E D I C A T I O N

To my daughter, Sarah, whom I admire for her fiery, independent spirit and tenacious intellect; to my son, Nick, who has astonished us since age three with his wisdom and wit; and to my husband, Van, whose perceptiveness about people has contributed many insights to this book.

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F O R E W O R D
B Y T O M P E T E R S

When I saw Marti's book, *Marketing to Women*, I was immediately transported back in time. December 1996. Boston. I attended a meeting with 30 women business owners, women authors, women entrepreneurs. And I was abruptly introduced to the **Women's Opportunity**.

Looking back, I'm not just amazed by how much I didn't know. I'm stunned by how *I didn't know what I didn't know*. Stunned by the enormous opportunity. Bottom line: **This "Women's Thing" is . . . unmistakably, in my opinion . . . ECONOMIC OPPORTUNITY NO. 1.**

(And there's no close second.)

Statistics overwhelm: Women are responsible for 83% of all consumer purchases. Home furnishings . . . 94%. Vacations . . . 92%. Houses . . . 91%. Consumer electronics . . . 51%. Cars . . . make 60% of purchases, significantly influence 90%. Services are the same story: Choice of a new bank account by women . . . 89% of the time. Health care . . . 80% of decisions, over two-thirds of all health care spending.

Add in women's role as "purchasing officer" for consumer goods for their families and their significant role as professional purchasing officer for corporations and agencies, and, in effect, you have an American Women's Economy that accounts for over half of the U.S. GDP . . . about \$5 trillion. Translation: **Earth's largest economy . . . American Women.**

American women by themselves are, in effect, the largest "national" economy on earth, larger than the entire (!) Japanese economy. The opportunity I've just described amounts to trillions of \$\$\$\$\$\$ in the United States, trillions and trillions more around the world.

"This" is even bigger than the Internet. *I have never before tripped over an opportunity this size.*

And what makes this an opportunity? (1) The plain fact that men and women are different. *Dramatically* different. (2) At the moment, almost no one "gets it."

Men and women *are* equal, to be sure. (Or at least, **should** be!) But I am an unabashed "difference feminist," as it's labeled. There is no

doubt—I think, beyond a shadow of a doubt—that men and women are *different*. And different in a way that is oh, so relevant to business—from product development to marketing to distribution strategies.

Try the following and see if you in any way disagree: “Men always move faster through a store’s aisles. Men spend less time looking. They usually don’t like asking where things are. You’ll see a man move impatiently through a store to the section he wants, pick something up, and then, almost abruptly, he’s ready to buy . . . For a man, ignoring the price tag is almost a sign of virility.” It’s amusing. Its implications: enormous. Source: the meticulous research Paco Underhill has performed for the most prestigious clients over the last few decades.

Or take women and financial advisors: Women want a carefully considered plan, want to be listened to, want to be taken seriously. Want to read the material, want to think about it. Women do *not* want . . . an in-your-face sales pitch.

Every time I launch a discussion about all this, I still hear the echoes of that December 1996 meeting. I still hear those Very Powerful Women . . . without exception . . . telling me the degree to which they have been ignored, dismissed, treated as brainless by bankers and doctors and car salesmen and computer salesmen.

A smartly turned-out, six-figure-income financial services executive approached me after one of my riffs on women’s treatment in the marketplace. Over lunch a few days before, she’d gone to a Mercedes dealership with every intention of buying a car. All three salesmen were in their cubicles, eating their sandwiches. As she wandered the showroom floor, none bothered to wander in her direction. Finally, some guy finished off his peanut butter and jelly, or whatever, and came over to her. First words out of his mouth: “Honey, are you sure you have the kind of money to be looking at a car like this?”

Some of the men who read this remark will say, “Bull. She’s making it up, or at least she’s exaggerating.” **None of the women who read this will have that reaction. (None!)** This is something that, after years of listening and studying, I . . . *know*. I’ve got, literally, dozens upon dozens upon dozens of stories like this . . . from financial services companies and hospitals and hotels and computer companies, as well as those forever-dim car companies . . . to back me up.

Bottom line: *Financial services* companies don’t get it. *Hospitality* companies don’t get it. *Health services* companies don’t get it, even though two-thirds of health care employees are women. God alone

knows, *automobile* companies, with a half-trillion dollars a year in retail sales in the U.S. alone, don't get it.

This idea is enormous. It is simple. It is subtle. It is obvious. It is the (economic) world's . . . BEST KEPT SECRET. *Until now.*

Finally . . . we have a book that tells how to do it.

Marti Barletta *gets* the Women's Opportunity. She *gets* women, and knows how to bring them to your brand—and keep them there. She brings to us readers years of practical experience across all marketing disciplines: advertising, direct marketing, promotion, event marketing, and more. She backs up all the talk about gender differences with careful research. And most important, she shows how to leverage these differences to create a **real** “women's strategy”—cost-effective and practical—that will drive your sales skyward and pull your profits right along with them.

The numbers are unequivocal. The gender differences are undeniable. The opportunity is inarguable. The market is enormous. The competitive advantage is inevitable. The opportunity—trillions of dollars in the U.S. alone—is waiting.

Near the end of the book, Marti provides some summary advice to CEOs. At the top of the list: “All this” is not about a “specialty marketing group” for women's stuff, or some sort of “women's initiative.” “*All this*” is *about a struggle for the very soul of the company, and the essence of the brand itself*—for computer and financial service firms at least as much as for consumer goods marketers.

In short, boldness and wholesale commitment alone will lasso this matchless opportunity.

Good luck. Remember, you have a rare opportunity to lead the parade!

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Top Ten Reasons This Book Exists

1. *Jeff Kleinman*. A prince among men and a king among agents, whose savvy advice, confident guidance, and continuous involvement have significantly advanced the value and success of this book at every stage.
2. *Mary B. Good*. The visionary editor who saw the potential in this book and brought it to reality; her keen perceptions, active advocacy, and editorial wisdom gave this book its life and staying power. I also owe a debt of gratitude to many others at Dearborn Trade Publishing: to Jack Kiburz, senior managing editor; Sandy Thomas, senior editorial assistant; Paul Mallon, trade sales director; Robin Bermel, special sales director; Terri Joseph, special sales account executive; Leslie Banks, marketing and publicity director; Elizabeth Bacher, publicist; and Juli Cullen, international coordinator. Words can't convey my appreciation and admiration to each member of the team that stands behind this book, offering support, expertise, and energy toward its success.
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4. *Dick Thomas*. A marvelous mentor who supported my enthusiasm for marketing to women, first within a corporation and then without one; and whose guidance helped me find the fascinating work I have such a passion for today.

5. *Dr. Jeanie Egmon.* A friend indeed, whose three “thought interventions” genuinely changed my path dramatically: first, to find my calling, and then to crystallize my thinking into the Gender-Trends™ model that guides my work every day.
6. *Elissa Polston.* A dear friend and the sharpest marketing mind I’ve ever met, whose ability to see beyond boundaries reveals new paths for everyone, and whose flashing wit inspires delight in all who know her.
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8. *Ellen Reid Smith.* A successful author and astute marketer, whose friendship and unselfish counsel helped me navigate the world of Web sites and the business of book publishing.
9. *Dr. Judith Tingley.* A leader in the field of gender psychology and gender-based selling, who generously shared the benefits of her own experience in providing much-needed advice when I was launching my own firm.
10. *Linda Denny.* The groundbreaking corporate marketing executive and ever-supportive friend, who called on me to write this book and whose inspiration and encouragement were always there when I needed it most.

To all of you, my heartfelt thanks.

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Unveiling the Market

Women's Wealth and Purchasing Power

Back in the 1950s, when cars had tail fins and Saturday nights were spent at the drive-in, a car company stumbled upon the big idea of gender marketing. Knowing that women were buying cars in greater numbers than ever before, the company offered a new model for female customers: it had pink floral upholstery and a matching parasol. The model was a dismal failure. Women weren't buying it. Gender marketing didn't work.

Women are the world's most powerful consumers. They are the big spenders, whether you're talking about households, corporate purchasing, or small businesses. Would you believe that there is *not a single book* that addresses the nuts-and-bolts specifics of how to market to persons of the female persuasion? Sure, there are a couple of books on gender-based marketing with some interesting case studies and adventurous opinions. And there are plenty of books that focus on much smaller markets with a lot less money—kids' marketing, Gen X marketing, and ethnic marketing, to name a few. There's even a very successful series on marketing to millionaires. Granted, per capita, millionaires have a lot more money than anyone else, which makes them top prospects for investment products and luxury items. But in terms of mass-market goods that most companies sell, come *on*; millionaires make up less than 2 percent of the population.

Women, on the other hand, make up *just over half* the population; more important, they control *well over half* of the spending. And yet, until now there has been *not one* book that presents the business case, identifies the operating insights, and details specific marketing tactics for the consumer group marketers need most: *women*.

What's the first rule of marketing? *Understand your market*. The second rule? *Understand your consumer*.

What Makes Women a Worthwhile Market?

Packaged goods companies and retailers have long recognized that women form the core of their market. However, until very recently, the big-ticket industries—automotive, financial services, computers, consumer electronics, home improvement, and travel, for example—appear to have overlooked female customers almost entirely. Despite the fact that women represent a significant percentage of the buyers in most of these categories—usually 40 to 60 percent—we still see almost exclusively male-targeted advertising.

Somebody's not watching the "buy-o-meter" carefully enough. By not understanding their markets, these companies are leaving money on the table. Consumers who could be converts if approached with the right marketing message are instead choosing to go over to the competition. Present and future profits are slipping through these marketers' fingers like sand—very expensive sand!

What's worse—and makes this missed opportunity a devastating sales drain—is the multiplier effect of each female consumer. What women buy, women "sell"; when they're pleased with products and services, they talk about them to others—men and women alike. The resulting word of mouth is the most powerful marketing tool you could ask for. Not only is it free (not a bad benefit for the budget-conscious), but it's more credible, effective, and persuasive than any paid marketing tactic. Every new woman customer you acquire creates a multiplier effect of sales referrals and extra business.

How could a market so huge and lucrative be overlooked?

“It is a ridiculously rare corporation that takes advantage of the women's opportunity. What a costly mistake.” —Tom Peters, *The Circle of Innovation*

Surely American business, with its highly honed ability to follow the dollar signs, couldn't fail to notice a consumer group whose spending power is greater than the entire economy of Japan?

A reality TV show was doing an episode that involved leaving a \$50 bill on the sidewalk and taping the reactions of people as they came along, spied the cash, and then responded in one way or another. Surprisingly, many people didn't pick up the money. When producers asked the passersby why they'd ignored the \$50, most of the answers were similar: I figured the money couldn't possibly be real or someone would have picked it up already.

Sometimes, what looks like cash for the taking and money for the making really *is* just what it looks like. And, just because your competitors aren't sharp enough to know a golden opportunity when it's right in front of them is no reason for you to pass up a profitable prospect.

The fact is that although the women's market has been skimming along below the radar for a number of years, it is *very real*—and it's moving at a velocity that will leave anyone who remains unconvinced behind in the marketing dust.

The statistics and research are unequivocal. Tom Peters, one of the top marketing gurus in the world, says the women's market is "Opportunity Number One for the foreseeable future." His book, *The Circle of Innovation*, devotes a full chapter to it, titled "It's a Woman's World." His booklet *Women Roar!* emphasizes the dangers of ceding the market to the competition. Ironic as it may seem, you could say that Tom Peters is the "*Father of Marketing to Women.*"

Why Market *Differently* to Women?

The answer lies in Rule Two—understand your consumer. Up until now, we all assumed that men and women operated pretty much the same way when it came to buying decisions. We thought the marketing maxims developed and handed down by the founders of commercial communications were "normal" for all adults. Upon closer examination, it's turning out that they're normal for *men*. Women have a very different set of priorities, preferences, and attitudes. Their purchase-

decision process is radically different. And they respond differently to marketing media and messages, language, and visuals. Any marketer who wants to capture a substantial share of a woman's wallet has some gender learning to do in order to understand this previously overlooked consumer.

At this point, you may be asking yourself: *So what if men and women are different? A car is still a car, and a computer is a computer—right?*

Wrong question.

Never Mind the Product, It's the Prospect That Matters

Ford, Sprint, and IBM pitch their products to a number of different target audiences. And while the basic function and features of each of those products remains the same regardless of whether the user is a young girl, a grandmother, or a mom, most of us can quickly recognize the foolishness of using the same marketing approach for prospects of such varying mindsets.

Similarly, men and women perceive, believe, and behave in ways unique to their gender. At times, their differing roles in life—different work, different play, different domestic responsibilities—generate differing needs. Smart marketers know it's not the product and its features that should drive the marketing; it's the prospect and *her* needs. The communication connection—aligning your brand with your target audience's perceptions and preferences—is what will propel the success of your marketing programs.

Some of the gender differences we'll be looking into are pretty surprising. All of them will reveal insights on how to boost your business results by tailoring your marketing to the mindset of your target. The process itself will illuminate a remarkable number of new pathways to the competitive advantage you're looking for.

Men's Marketing Doesn't Work with Women

For personal or political reasons, some people are adamant that men and women are the same; others concede that gender differences exist but view them as immaterial to marketing decisions. At bottom, people with these viewpoints would like to believe that their current marketing is as effective with women as it is with men. It's not.

Gender-based differences in perceptions, attitudes, and communication styles generate gender-differentiated responses in priorities, decision processes, and purchase outcomes. You can address these differences in your marketing to great advantage, or you can ignore them at your peril. But if you put on blinders, I have to warn you—you're going to be blindsided by your competition, and your share will suffer accordingly.

Women's Marketing Increases Customer Satisfaction among Men

Some marketers do recognize that men and women are different, but they worry that if they tailor their product or service in ways meaningful to women, it will undermine the product or service appeal to men. In fact, exactly the opposite is true. As you'll see, plenty of companies have made marketing and service improvements in order to increase brand appeal to women—and as a bonus, they've discovered that their male customers are happier, too.

The Eight Myths of Marketing to Women

There are plenty of misconceptions about how and why to market to this powerful consumer group. Some of the most prevalent are summarized in the list below. Many advocates of women's marketing have encountered similar objections from skeptical senior management and wished they had convincing answers to these ill-informed assertions. By the time you finish reading this book, you'll be able to debunk each and every one of them (and if you want a little extra help, there's a Myth Resistor rebuttal summary in Appendix A).

How Do We Get Beyond Gender Generalities to Actionable Tactics?

My insights on marketing to women originate in the observation that men and women are different. Brilliant, yes? You may laugh, but the fact of the matter is that even though almost everybody would agree with that simple premise, nobody has translated it into marketing implications—until now. Why not?

The Eight Myths of Marketing to Women

1. Marketing to women may be appropriate because it supports diversity; but with our limited resources, we need to stay focused on the *business results*.
2. We need to keep our marketing focus on our core customers—men.
3. Average income for women is lower than for men. It doesn't make sense to go after a low-income market.
4. Marketing to women will require us to double our budget or, worse yet, split it in half.
5. With women, marketing is all about relationships.
6. The best way to put focus on marketing to women is to undertake a dedicated initiative within our emerging markets group.
7. We believe in gender-neutral marketing; it's what women want.
8. I've heard of companies that did woman-specific advertising and nothing happened or it backfired. Gender-specific marketing doesn't work.

The root of the problem is that most people who know a good deal about gender differences don't know much about marketing; and most people who know a good deal about marketing have only a rudimentary understanding of gender differences. Consequently, most articles on the topic offer generic platitudes and stop disappointingly short of concrete principles and tactical applications. General observations like “You have to understand the target”; “All women are not the same”; “Women are complex”; “Recognize her values and emotions”; “Women are all about relationships” while undeniably true, don't go far enough to be actionable. The end result is that most marketing programs targeted to women fail to maximize the power and potential of this opportunity.

What you need is an approach that combines the perceptiveness of gender expertise and the practical punch of strategic marketing experience—a way to translate understanding into actionable tactics. In short, you need this book.

How This Book Will Boost Your Business

There is so much support proving the power and wealth of the female market that it seems downright odd that some companies still *resist the opportunity*. They look beyond, over, or straight through the female market as if it doesn't exist. This book aims to help you avoid such a costly oversight by answering the three key questions raised above:

1. What makes women a worthwhile market?
2. Why market differently to women?
3. How do we get beyond gender generalities to actionable tactics?

Once those questions are answered convincingly, resistance is futile. Companies that understand their market, understand their consumer, and understand how to translate insights into action will survive and thrive, as they build their share with the largest consumer market in the world. Companies that don't will die. No exaggeration, no histrionics—just simple fact.

Part I of this book begins by defining the existence of a *tsunami* of female spending power. Frankly, if you've been getting all your market information from the news media, I wouldn't blame you if you had the (mistaken) impression that there's no money in the women's market. *Au contraire, mon frère, there's a lot of money out there*—and the quick, concise, and convincing evidence in Chapter 1 is going to lay it out for you. Real news you can use for a change!

Chapter 2 will set forth the key findings on gender differences reported through a variety of scientific disciplines. Hundreds of studies spanning cultures across the world have revealed myriad significant and relevant variances between male and female. By reviewing some of the key research findings on the biological and behavioral differences between men and women, I'll lay the foundation for understanding and appreciating our differences and evolving a new, more effective way to communicate, motivate, and market.

As we move forward into Part II of the book, I'll assemble the *GenderTrends™ Marketing Model*. Building on the scientific findings of the previous chapter, and drawing on my own 20-plus years of hands-on marketing experience, the model first maps the female mindscape,

then highlights differences in how women respond to the various elements of the marketing mix, and finally, spells out the way a woman consumer's decision process differs from a man's. You'll see that it's more than a theoretical framework or a pretty graphic all dressed up with nowhere to go. The GenderTrends™ Marketing Model is a useful tool with practical applications that will give you the means for dramatically enhancing your marketing and sales effectiveness.

Finally, in Part III, I'll apply the GenderTrends model to each stage of the planning process most marketers use in developing their product programs and marketing initiatives. You'll learn ways to use your enhanced understanding of gender-specific tactics and communications to boost the effectiveness of every marketing and sales dollar in your budget, including:

- How to connect with your women consumers' real meanings, motivations, and communication keys
- How to select the marketing tactics that will tap their hot buttons
- How to create ground-breaking advertising platforms and creative executions
- How to follow through to the final frontier—face-to-face sales and service

The book closes with a chapter called “Notes to the CEO,” which is addressed to the executive who signs off on your company's strategic focus and allocates its resources across the organization. The compelling business case, the convincing insights, and the conviction of the business director who leads the charge towards women's marketing cannot succeed without the commitment of top management and the budget for a comprehensive initiative. If your chief executive reads nothing else on the subject, make sure he or she gets a look at this summary of how and why marketing to women offers your company the best return on your marketing and sales dollar.

Who Am I to Say So?

As you read through *Marketing to Women*, you'll learn that differences in men's and women's attitudes, aptitudes, and abilities have developed through a combination of biological factors, like chromo-

somes and hormones, and behavioral causes, like evolutionary roles and cultural socialization. To these factual findings, I've added my own interpretations and marketing opinions to provide some concrete ideas for you to use in building your business.

My points of view on women's marketing have been shaped by a number of different elements, including my genetics, my upbringing, my career interests, and my business experience. Take my parents, for example. My father speaks French, Urdu, and Arabic and has penned two terrific mysteries and an epic novel. My mother, a published poet and Fulbright scholar who taught English at the University of Lima in Peru, speaks French and Spanish and has immersed herself in the study of Native American languages for the past 30 years. With genes like that, who wouldn't find themselves fascinated with communications and languages? Because communications and languages are two key cornerstones of marketing in general and female gender culture in particular, apparently my parents blessed me with an interest in and an aptitude for the field before I was even born.

My natural propensities were nurtured by the environments I was raised in. Because my father was an economist in the Foreign Service of the State Department, I grew up all over the world. From my Moroccan *amah* to French first grade, through tours of duty in Beirut, Brussels, and Singapore, I had ample opportunity to immerse myself in different cultures, coming to understand and delight in the fact that different people have different ways of doing things. Similarly, men and women brought up in male and female gender cultures have different ways of doing things. And whereas I might have fallen into the trap of thinking that one way was better or worse than another, my travels have helped me to see that they are not—they are just different, that's all.

My choice of a marketing career grew out of this interest in people—who they are, what they want, and how they behave. I majored in economics at Carleton College and followed up with an MBA from Wharton, where my favorite classes were the ones oriented around consumer behavior. Four years in brand management honed my analytical skills and appreciation for how all the elements of the marketing mix interact with each other. Fifteen years working on blue-chip brands like Kraft and Kodak at leading advertising agencies like FCB and integrated marketing firm Frankel gave me hands-on experience

with a whole spectrum of marketing disciplines, including strategy, positioning, promotion, event marketing, and others.

I always liked working on “new business,” because each pitch was an opportunity to study an unfamiliar category and consider some innovative marketing ideas. During pitches for grocery products, personal care, and retail accounts, we knew from the start our target audience would be some segment of the women’s market. What I found interesting, though, was the growing role of women buyers in the big-ticket categories historically purchased by men. From cars to computers, from home improvement to health care and high tech, women were rapidly raising themselves onto the radar screen in unprecedented numbers.

In addition, more and more of the marketing executives at my client and prospect companies were women. Yet, many of the marketing principles we accepted and applied in our programs were rooted in an outlook and set of assumptions that were slightly foreign to the norms and practices of most women. And every year, a study would surface saying women felt marketers were doing a lousy job reaching them with messages they found appealing, let alone compelling. Something was out of alignment, and it seemed to me there could be a mighty big business opportunity in figuring out what it was and how to fix it. That’s when I created my own informal Ph.D. program in gender-specific marketing.

To me, the study of male and female gender cultures has become just flat-out fascinating. The original application of a lifetime of marketing learning to a new way of thinking about consumers is thought provoking and exciting. And, the resulting marketing implications offer some amazingly fruitful and innovative ways to capture a competitive edge.

I truly do believe that marketing effectively to women is *the most significant and profitable opportunity in marketing today*. By this time next year, you could be harvesting the benefits of a business-building initiative that boosts your share, customer loyalty, and marketing return on investment by improving your communications to women. As we move forward, you’ll access the tools that will allow you to make every element of your marketing plan not only more female-friendly, but also more financially productive.

With that in mind, let’s start by taking a look at the research and reality that defines today’s market of female consumers. You may be surprised at what you find—who’s got the money, where it’s coming from, and, most important, who controls America’s checkbook.

PART

I

Why Market
to Women?

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The Power of the Purse

The first thing you notice when you open the proverbial purse is a good sign: there's a big fat wallet inside. While any given woman may not be toting a roll of bills, collectively "she" is. She's not only earning it today, either; she's powering up to earn more and more over the years ahead. More important to marketers, as the primary purchaser for everything her household needs, she's *spending* it—along with her husband's paycheck. And her buying authority goes beyond traditionally female purchases like clothing, furnishings, and food. These days women are buying cars, computers, and carpeting, and shelling out the cash for insurance policies, investments, and improvements to the home as well.

What's most important to marketers is *who gets those dollars*—and I can tell you how to make sure it's you and your company. But first, let me fill you in on some of the less-known facts of the female market.

The "Silent Generation" Shakes the World

The big sea change started with women of the so-called silent generation, which is what many demographers call people born between

1925 and 1942. The irony is that the women of this generation weren't silent at all. They brought about one of the most sweeping upheavals ever seen in any society—and they fundamentally altered the male/female equation.

Tremendous changes have occurred over the past 35 to 40 years, symptoms of a sociological tsunami that has left virtually no field, no marketing group, and no person unaffected. The women of the silent generation may have gone to college initially for their “MRS” degree—but they went to college. They may have entered the workplace out of a sense of national duty, standing in while the men went to war; but once there, they found they could do the work and liked the feeling of contribution and accomplishment—not to mention the independence of a paycheck.

Their daughters, the baby boomers, shifted into higher gear in their workplace goals, fueled in part by the desire to have economic independence after seeing the effects of its absence on their mothers, particularly when their mothers' marriages ended. For the men's part, old worries about women taking jobs away from the men who needed them receded. In the late 1980s and early 1990s, many households were grateful for that second income—perhaps considered disposable before—when many husbands lost their jobs in massive layoffs. By the time the economy roared back to life later in the 1990s, employers were just grateful to have the human capital that women represented. The cumulative effect was that the workplace opened to women more fully than ever, and despite the occasional grumbling and resistance from hard-liners, the entire view of women's right to occupy the workplace—at any level—underwent a seismic shift.

Women Now: Advancing through Advanced Degrees

For the past 15 years, women have been taking home a substantial majority of college degrees—57 percent, as a matter of fact, or one-third more than men. The occupational opportunities open to women will continue to grow as the job market continues to trend toward an information economy. An explosion of jobs available to the well educated will propel women's earning power upward at a geometric rate—maybe even fast enough to break through the glass ceiling they've been bumping up against until now.

GenderTrends Genius: Lisa Finn

Editor, Marketing to Women, a monthly newsletter that covers research on women's attitudes and behavior, tracks marketing efforts aimed at women, and identifies and analyzes trends in the women's market.

What's New about the Women's Market?

For years, women have been recognized as the “gatekeepers” for family products, and they continue to be primary decision makers for most household goods. Now marketers in industries ranging from automotive to financial services, luxury travel to electronics, are discovering that women not only hold the keys to household purchases but also are increasingly driving big-ticket expenditures for themselves and their families. In essence, women are multiple markets in one: They buy for themselves, they buy for their families, and in increasing numbers, they buy for their businesses.

Forward-thinking companies are finding ways to capitalize on all three—by developing marketing plans that address women's multifaceted lifestyles, and by evaluating and retraining existing sales and customer service forces to better serve women's needs and interests. (Continued on page 222)

Graduate-level degrees just take the opportunities up a notch; they open up jobs in the field in which the graduate work was done, yet also create access to related jobs that have even higher earning potential. For instance, 50 percent of today's law school graduating classes are women. And a law degree provides access to far more than a career practicing law; it provides the track to partnerships, judicial careers, government posts, and more. Similarly, business schools are seeing greater numbers of female graduates: almost 40 percent of the MBAs graduating today are female. In another top-earning profession, 46 percent of the medical degrees are being awarded to women.¹ Other occupations, from biotech to economics, accounting to auditing, and management to marketing, are all seeing women assuming larger roles.

As this change in the workplace continues, one obvious result is that women are building their current incomes. This in turn ratchets up the household income in dual-earner families—even as it fuels the demand for more consumer goods. The dual-worker family not only *has* more, it *needs* more: two cars, two computers, two 401(k) plans, and so on. And the dual-earner dynamic expands women's participation in the

household's big purchases. It's her money, too, and she gets more say in how it's spent.

Another important consequence of women's growing earning power is that women are enabled to view marriage as a personal choice rather than an economic necessity. This in turn results in an increase in the total number of households: more houses, more accoutrements, more *spending*.

The simple fact is that *women are now deeply integrated into the workplace, are more educated on average than men, and often earn as much as or more than men*. The result is power: the power of the purse that comes from earning.

In short:

- Women *earn and own* more today than at any previous time in recorded history—and their financial power is accelerating.
- Independent of income or ownership, women *control most of the spending* in the household. The generally accepted estimate of women's buying power puts it at 80 percent of all household spending.
- Women consumers are more *profitable*—per marketing dollar invested, there is a higher return per customer.

The Four Components of the Women's Market

There are four ways in which the women's market wields a big stick: the first two provide some perspective on how much women earn and own; the second two cast light on how women spend.

1. Earning Power: What's in Her Wallet?

On average, women are earning a whole lot more money than they used to, even since the 1970s. In fact, households across America can thank women's earning power for their steady growth in standard of living. It's true now, and it's just getting truer: over the next two decades we will see the immense assets of two generations become increasingly concentrated in the hands of baby boomer women. What that means is that there's an existing market and a potential market.

FIGURE 1.1 Wives Earning More Than Husbands, by Wife's Education, 1998

• Some high school:	24.4%
• High school graduate:	22.8
• Some college:	29.3
• College graduate:	35.5
• Graduate school:	43.5

Source: "Breadwinning Wives Alter Marriage Equation," *Washington Post*, 27 February 2000, A01.

Let's look at a few reasons for this change in both the current and future women's markets:

- *Soaring income.* Over the past three decades (1970–1998), men's median income has barely budged (+0.6 percent after adjusting for inflation), while women's has soared (+63 percent).²
- *Narrowing wage gap.* While it's true that on average, full-time, year-round working women earn only 76 cents on the dollar compared to their male counterparts, that wage gap is narrowing rapidly. In 1998, women age 25–34 earned 83 cents on the male dollar; and younger women age 19–24 earned 89 cents.³
- *Earning more.* As of 1999, 30 percent of women outearned their husbands.⁴ That was up from 25 percent in 1997 and 17 percent in 1987, so the trend seems to be rising rapidly.⁵ High earnings correlate directly with higher education: almost half of working wives with graduate degrees earn more than their husbands (see Figure 1.1).
- *Majority of household income in majority of households (HH).* Women bring in *half or more* of the HH income in the *majority* of U.S. households.
- *Higher-paying occupations.* Although most women still work in the traditionally female occupations of secretary, teacher, and nurse, a substantial and growing percentage work in nontraditional occupations that pay more.⁶
- *Financial acuity.* Between 1985 and 1995, women gained majority status as financial managers, accountants and auditors, and econ-

omists. So much for the stereotype of women not being good with numbers!⁷

2. High-Net-Worth Women: The Ultimate Asset Holders

Most people are surprised to learn that affluent women *already* control the majority of financial assets in this country. For instance, check out these facts:

- *Bringing home the bacon.* Among married women executives working for a Fortune 500 company with rank of VP or higher, a remarkable 75 percent outearned their husbands, bringing home on average 68 percent of household income.⁸
- *Accumulating assets.* Women comprise 47 percent of individuals with assets over \$500,000.⁹
- *Women of wealth.* Women control 51.3 percent of the private wealth in the United States.¹⁰
- *Top dollar.* Among top wealth holders in 1995, the average net worth for women was \$1.38 million, slightly higher than for male wealth holders, and the females carried less debt.¹¹
- *Numbers accelerating.* From 1996 through 1998, the number of wealthy women in the United States (investable assets of \$500,000 or more) grew 68 percent, while the number of wealthy men grew only 36 percent.¹²

The information above forms just the tip of the iceberg. The largest wealth transfer in history is about to take place as the baby boomers inherit from their parents. In turn, because women generally outlive their husbands, the family assets will become concentrated in the hands of boomer *women*. On average, these women will be widowed at age 67 and will most likely survive their husbands by 15 to 18 years.¹³ (Although the difference in average life expectancy is only seven years, women still tend to marry men significantly older than themselves.) During this time, they will have control of the household assets. What no one yet knows is what kinds of spending patterns will emerge from what is undoubtedly the youngest, healthiest, wealthiest, best-educated, and most ambitious group of retirees ever.

Retirement and estate planning providers, real estate and travel companies, luxury car makers, and others are realizing they must learn to reach out to these women as a decisively important consumer segment—or see their customers walk out the door and go to their competition.

As impressive as it is to consider just how much money women have, that's only part of the story. Just as important, if not more so, is how much women spend.

3. Consumer Spending Power: Household Chief Purchasing Officer

Domestic products. Buying the “small stuff” has always been in the woman's domain. Part of her domestic duties as wife and mother has been to keep the family healthy, warm, and well nourished. From the family meal to the family doctor, from shirts for her husband to shoes for her kids, chances are those choices have always been hers. In fact, retailers and packaged goods companies have known that their primary purchaser was female for a long time. What many marketers haven't caught onto yet, though, is that women's spending power now extends far beyond shoelaces and shirts.

Big-ticket items. In the past, the big-ticket items like cars, insurance policies, and major appliances were historically bought by—and therefore marketed to—men. Things have changed! Nowadays, women need their own cars, their own computers, their own cell phones, and their own investment accounts—among many other big-ticket items—and so manufacturers are facing a whole new market.

Single women. Get this: Single women head 27 percent of households in the United States. Did you register that? More than *one out of four* U.S. households! Thus, a substantial portion of the market for cars, computers, and cell phones, for instance, is dominated by women serving as sole decision makers.

Married women. Looking at married households (55 percent of U.S. HH), the fact of the matter is that the woman of the house spends not

only her own paycheck but a good deal of her partner's as well. She still handles all the domestic spending. And when it comes to the big-ticket items, not only is she buying her own products—like the single women above—but she also has a disproportionate say in the shared decisions, such as cars, investment accounts, and family vacations.

4. Women Mean Business: Controlling the Company Checkbook

It may not always be noticed, but when it comes to business buying, women play a significant role as well. Whether you target the corporate market or the small business market, there are compelling reasons to get smart about marketing and selling to women.

The big-business market: climbing the corporate ladder. Obviously, it is no longer unusual to see women in the corridors and conference rooms of today's corporate offices. In fact, today, 49 percent of all professional- and managerial-level workers are women.¹⁴ Even more interesting to the businesses that sell materials to major companies is the fact that 51 percent of all purchasing managers and agents are women.¹⁵

Human resources executives, who play a key role in deciding on the financial services providers for their companies, are predominantly women. Office administrative managers, who choose the businesses that will provide their company's supplies and services, are mostly women. And business communication leaders, who buy the production and media services for their company's marketing, advertising, and PR, are very often women. If knowing your customer is the key to selling to her effectively, lots of business-to-business companies had better start learning how women buy.

The small-business market: the new "entrepreneuse." Most people are unaware that women-owned businesses, defined as businesses whose *ownership* is at least 50 percent female, comprise 40 percent of all companies in this country. Would it surprise you to learn that these women-owned businesses employ 35 percent more people in the United States alone than the Fortune 500 companies do worldwide?¹⁶ Does that give you some perspective on the buying power they control?

From 1987 to 1999, the number of women-owned businesses grew 103 percent, or one and a half times the national average. What's more, their employment levels grew 320 percent. Their revenues grew most of all, up 436 percent! And the fastest-growing women-owned businesses were the larger companies, firms with more than 100 employees.¹⁷

Companies targeting the small business market and looking to open new accounts need to focus in on the fact that women business owners account for a full 70 percent of all new business start-ups over the past decade! And, lest you leave with the impression that women-owned businesses are fledgling enterprises uncertain to survive, know that 65 percent of women-owned businesses have made it past their five-year anniversary, compared to 58 percent of their male counterparts.¹⁸ Clearly, marketers who sell to small business owners have every reason to focus on women. Increasingly, the buyer for small office/home office (SOHO) equipment, supplies, communication technology, travel, banking, and business services has a female face.

The four factors we've just discussed are powerful enough *alone* to sound the alert for marketers. However, there's more. Not only do women make up a large market, but they also are more profitable.

Profitability in the Women's Market

Marketing to women will deliver more profit to your bottom line than putting the same budget against an all-male target.

More Profitable Customers

Two dimensions of the women's buying process make them more profitable customers than men in the long term: loyalty and referrals. First, because women are more demanding in making the initial purchase in a category, they recoup their time investment by staying more loyal to the brand they've chosen in subsequent purchase cycles. Second, because word of mouth is more prevalent among women, they are more likely to recommend to others those brands or salespeople that impress them favorably—in essence, you're getting free marketing of the most powerful kind. How many marketing opportunities do you know that can deliver higher sales *and* higher profits at the same time?

Higher Customer Satisfaction—Among Men, Too

Effectively targeting women generates higher customer satisfaction—among both women and men. Companies as diverse as BMW, Wyndham Hotels, and Merrill Lynch have found that marketing and service improvements designed to enhance brand appeal among women have resulted in greater customer satisfaction among men as well. The reason? In many respects, women want all the same things as men—and then some. Accordingly, when you meet the higher expectations of women, you are more than fulfilling the demands of men. You've got two satisfied customers for the price of one, so which market would you emphasize?

Better Return on Your Marketing Dollar

Marketing to women delivers a better return on your marketing dollar through both higher customer acquisition and greater customer retention. While in many categories the traditional male targets are saturated, the corresponding women's segments are untapped and virtually uncontested by competition. Furthermore, because women are more inclined to long-term brand relationships, enhanced loyalty means every marketing dollar invested in acquiring women customers results in a higher overall retention rate. It just makes *sense* to put greater focus where you get more bang for your buck.

Gone are the days when father knew best, the days when a loving husband bought a new washing machine for his wife's birthday, or brought home a new family car as a surprise. Marketers in big-ticket industries recognize the shift, but so far only a few of them are realizing they need to get savvy about how women make decisions, what motivates their purchases, and how they respond to marketing differently than men.

Whether you're an established market leader looking for new markets or an innovative newcomer who thrives on new ideas, the women's market is the kind of big idea that can make a major difference to the bottom line (not to mention boosting your own visibility as a farsighted marketing leader!). And if anyone says to you, "Where's the incremen-

tal market? Women are *already buying* cars and computers, so how will marketing to women build our business?" here's your answer: "Sure, they're buying—but wouldn't you rather they bought *your* brand instead of your *competitor's*?"

The largest, fastest-growing market in the world is waiting. Throughout the world, women control consumer spending. They're accumulating income and investable assets never before seen in history. And, they're expanding their decision-making presence in corporations and small business.

The business is *there*; the real question is, Where are *you*?

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The Differences That Make a Difference

Are women different? It's a fair question. During the 1960s, '70s, and '80s, women put a lot of energy into insisting that they were *not* different; that, with the exception of physical strength, women were identical to men. It was an understandable attempt to break out of the conventional wisdom of the day: men were the workers, the providers of family resources, while women were the nurturers, better fit to stay home. Gender differences hardened into gender stereotypes, and women noticed that in terms of occupational opportunities, the ones women were "obviously" suited for tended to be poorly paid and subordinate to men. Men made good doctors and women were good nurses; men were great managers and women were terrific secretaries.

When they asked why, the answer was that men and women were different. Men had certain skills and abilities that were necessary for the bigger jobs, and women didn't. If women wanted the perks and opportunities the men enjoyed, they had to have the same skills and abilities; they had to be the same.

Women of my mother's generation helped to create a new equality in the 1960s and 1970s, both at home and out in the larger world. They struggled to open doors for women by insisting that, except for brute physical strength and the cumulative effects of centuries of gender ste-

reotyping (Oh, is that all?), women were the same as men. Certainly, they knew—and taught others—that women were no less intelligent or able.

When I went to Wharton in the late '70s, it was still a mostly male bastion of business, and corporate life was more of the same. Like all my female colleagues, I wore my man-look suits, the ones with the little floppy ties and quarterback shoulder pads. We were trying to fit in, to look like the guys. Most of us were quick to absorb the rules of male culture, too, instinctively knowing to behave as much like the guys as possible. I might give in on issues like height and physical strength; it was pretty obvious that most men were taller and stronger. But, like my mother before me, I was absolute and adamant: there were no differences between men and women that weren't the product of false gender stereotypes. To say I was skeptical of the concept of difference would be a gross understatement.

Differences Defined

Twenty-five years later, there have been literally thousands of studies, in fields as diverse as anthropology, biochemistry, neuroscience, human development, psychology, and sociolinguistics, many undertaken by women scientists and many by men. Former absolutes and adamant beliefs notwithstanding, we now have hard data that confirm there are *significant differences between men and women in every field just mentioned*. Each gender comes equipped with its own set of abilities, attitudes, priorities, preferences, and more. From a communications point of view, these differences have significant implications across the entire marketing spectrum.

Now, instead of unfounded conventional wisdom or instinctive emotional reactions to an outdated system, we have research to go on. Some of the findings are unexpected and eye-opening, and some confirm the old ways of thinking. Maybe that's not so surprising. After all, who among us hasn't observed—sometimes uncomfortably—the realities of differences in areas like child's play, where boys form armies and march to war, and girls form households and go to the store? Even without the data to prove these differences, most of us have noticed them. The hard data—and there's plenty of it—back up the observations.

While most people probably haven't tucked a ream of the research into a tote bag, sighing with pleasure at the thought of a little light beach reading, the research exists, and women are becoming increasingly aware of it. Interestingly, their attitudes have also changed to fit the new findings. A 1995 study by Grey Advertising reported that women today not only acknowledge gender differences but also are proud of them.¹ Today's women see a lot of benefits to being female.

What do I really mean when I say that men are like this and women are like that?

I mean that the average for *men as a group* is statistically different from the average for *women as a group*. "On average, men are taller than women." What I *don't* mean is this:

- There's no overlap. "All men are taller than all women."
- The statement is true for any given individual. "John is a man, so John must be taller than Jane."

So when I say, "On average, men are more aggressive and competitive than women," I don't mean all men are aggressive, or women are never competitive.

One more thing: For convenience, I often say "Men are like this and women are like that" when I *mean*, "On average, men tend to be like this and women tend to be like that." If you could just do a mental "find and replace" on those phrases throughout the book, I'd appreciate it. It'll save us all some time.

Why the explanation? You'd be surprised at the number of people who try to help me appreciate distinctions like this at my speeches and seminars.

From Fiction to Fact

There are two questions that often come up at this point: First, *are the differences between men and women real?* Are they truly inherent in the human being, or are they the result of cultural socialization? Second, *who comes out better—men or women?* Meaning . . . well, you know what they mean when they ask this—and shame on them!

Are the differences real? At heart, this question is asking about the time-honored nature versus nurture debate. And, the reason people ask (besides curiosity) is that before anybody stakes a recommendation or a marketing program on the gender differences I'm talking about, they want to make sure the differences are still going to be around five or ten years from now—very reasonable.

Most of us have read that, without even realizing it, people treat babies wrapped in pink blankets differently than they treat those wrapped in blue ones. And that's only the beginning. Throughout their lives, boys and girls receive different messages about what's "normal" for them—at school, at play, and on the TV screen. The question is, Are boys and girls different because they're treated differently? Or are they treated differently because they *are* different?

The big news on nature versus nurture is that the more scientists learn, the more they are inclined to believe that *nature* has a lot more say about who we are than we previously realized. And *nurture* differences—shorthand for cultural socialization, parental practices, and community norms—don't seem to change the results. As we'll see in a moment, studies have found the same gender differences in cultures as divergent as a U.S. suburb and a hunter/gatherer tribe in Indonesia. Some studies have found gender differences consistent across *species* as different as monkeys, mice, and men. Talk about different cultures! Some gender differences are a matter of simple, physical fact; for instance, while doing the same mental task, men's brains light up the CAT scan in one area, women's in another. Other gender-specific responses correlate directly with the measurable amount of certain hormones in the bloodstream.

Brain function and hormones don't change by culture. Studies have recorded measurable gender differences in babies only three days old—far too young to have picked up much about the culture yet! It's starting to look as though a lot of gender differences are hardwired into the basic blueprint. So yes, the differences are real.

Gender judgments. If you recall, the second question was, Who really comes out better—men or women? One of the difficulties in developing gender-savvy principles—whether marketing, management, or anything else—is that the idea of *gender culture* is unfamiliar and even counterintuitive to all of us at first. We approach the topic loaded with judgments

we don't even recognize until someone points them out to us. And our initial inclination is to reject or dismiss the way the other gender behaves as a deviation from the norm—our own gender being the “normal” one or the “nicer” one or the “more logical” one, of course.

Most people are not aware of how the many differences in gender culture manifest in everyday life. We think that because we grow up in the same neighborhoods, the same homes, as brother and sister, we basically have the same culture. We assume that a given action in a given context has pretty much the same meaning to all of us. So when gender A doesn't behave or react as gender B would under similar circumstances, it's plain to see that the other gender is “obviously” not doing things the “right” way. And that has to stem from either an *inability* to do it right or a *motivation* to do it wrong.

Not only do we jump to conclusions and make judgments; in point of fact, we also often harbor suspicions that the other gender is doing whatever it is they're doing—the behavior that is different—on *purpose*, and most likely to aggravate us! *Is she just pretending she can't get the VCR to work? Is he just acting like he doesn't hear me?* I bet those lines, or something like them, sound familiar.

The concept of *gender culture* is very useful in helping people to divest themselves of some of the judgments we all start off with. In the United States, we take showers alone—most of the time—while in Japan, communal baths aren't at all uncommon. In France, it's common to kiss three times in greeting. We recognize these differences as the customs of other cultures, and we know not to interpret their meaning within the context of our own culture. In fact, if a business executive wants to do business in Japan or France, he or she would be savvy to take some time to learn the national customs and as much of the language as possible.

Similarly, in male gender culture, men don't share women's preference for multi-tasking or their penchant for exchanging compliments and personal stories. But if they want to do business with the locals in this highly lucrative market, the savvy among them will get acquainted with female gender culture—and fast.

Of Mice and Men

Are the differences between men and women truly significant enough to make it worth writing—or reading—a book about those differences as they relate to marketing? Let me give you an analogy: I'm sure you've heard that many of the new drugs and treatments in development to address various human disorders are tested on mice. The reason, I've read, is that mice and human beings share 95 percent of the same DNA. That's right, 95 percent! I guess it makes sense: both have two eyes, two ears, four limbs, a stomach, a heart, and so on. But I can't help thinking, boy, that last 5 percent sure makes a *big* difference—the size, the fur, the tail, the ears!

From that perspective, how different are men and women, really? In my mind, it's like the mice and men: women and men may be 95 percent the same, and only 5 percent different, but *boy*, does that last 5 percent make a big difference! Especially because much of that 5 percent is concentrated right at the heart of marketing: differences in perceptions, preferences, aptitudes, behaviors, communication patterns, and more. You wouldn't attempt to market to a mouse the same way you would to a human (if for some odd reason you found yourself in the marketing-to-mice business). For mice, you'd use cheese, maybe, and you'd speak in the high, squeaky tones mice like to use. The differences between men and women are in some ways as profound as the differences between mice and men.

It can be tricky to talk about male/female differences in a way that nobody finds offensive. For lots of good reasons, it's still kind of a sore subject with a lot of people. That's why it's important to review the data. We need to sort out the truth from the tripe and be aware of the very real differences between men and women, so that we can adapt appropriately. The findings are fascinating, and the applications are endless—in your home, in your workplace, and, of course, in your marketing and communication plans.

So let's get to it: How *are* women different from men?

The Real in Gender Reality: What Are the Differences?

What makes a woman a woman? Is it “sugar and spice and everything nice” with some maturity thrown in for good measure? Actually, it’s more like chromosomes, hormones, and brains. In reality, the deciding factors are far more related to proven evolutionary and biological factors than they are to fairy tales, myths, or stereotypes.

Evolutionary Influences—Adam, Eve, and the First Case of Peer Pressure

When you get right down to it, every gender difference in this book traces straight back to sex and survival—and I’m not being glib. Men and women have two different survival instincts or evolutionary strategies.

Our male ancestors needed to climb the tribal ladder as fast as they could and, once they reached the penthouse, to enjoy the rewards. This required competitiveness, backed up by aggressiveness if need be. Hunting required the ability to focus and strong spatial/navigation skills to get back to home base.

Meanwhile, for the females it was more a question of hanging in there through the rigors of raising kids and trying to make sure that the offspring made it to the point of procreation. With less testosterone to push women toward aggressive behavior, and with a passel of cave-kids to care for, women needed survival savvy, the ability to collaborate with their family members and neighbors in order to share resources and a selfless drive to nurture the young. For a summary and more detailed understanding of these differences, see Figure 2.1.

Biological Influences—More Than Another Freshman Course Requirement

Now that we know each gender’s survival strategies, let’s take a look at how Mother Nature hardwired them into human biology. The three basic components of the system are chromosomes, hormones, and brain structure. Each one interacts with the others so seamlessly that it’s hard to tell their output apart sometimes. But let’s take a crack at it.

FIGURE 2.1 Ultimate Goal: The One Who Dies with the Most Kids Wins**How to . . .****His Strategies****Her Strategies****STAY ALIVE**

Fight competitors for food, territory, and rank in the pack. Higher-ranking males get the first sitting at all meals and the best female companionship.

Stay alive as long as possible. It's the best way to maximize the number of offspring born and to raise them to the point of self-sufficiency. **Don't pick a lot of fights.** You could get killed. (You don't have to fight for mates; don't worry, alpha or not, you'll have more suitors than you want.) **Do team up with other like-minded females.** Everyone gets more food and sometimes free baby-sitting.

MATE

Fight off competitors (like most mammals). In some species, only alphas get to mate. **Win "female choice" award (like most birds and reptiles).** Be sure to show your feathers and strut your stuff.

Choose your mate carefully. You can only have so many pregnancies, so you have to get really good at *reading nuances* to judge suitors' hardiness, genetic compatibility, and success as providers.

MAXIMIZE NUMBER OF SURVIVING OFFSPRING

Mate often, with different females. The proverbial "quickie" is the safest way to not get caught with your prehistoric pants down. The more one-night stands you have, the more shots you get at genetic immortality.

Nurture offspring carefully. Thanks to the biological setup, you don't get nearly as many chances as males to produce offspring. You have to make sure the ones you have make it. The *best maternal instincts and mothering skills* will pass on to the next generation.

FAVORITE SAYING

"Survival of the fittest."

"It takes a village."

Chromosomes—Why ask Y? It all starts with one little Y chromosome, a tiny piece of genetic material that boots up the whole system. Of the 46 chromosomes in normal human cells, this one little bit of information drives the gender program. The sex of the embryo is determined by the father’s genetic contribution, and by whether the egg’s successful suitor is X-bearing (female) or Y-bearing (male). Both XX and XY fetuses are female at first. Then about six weeks after conception, the little Y-guy triggers a prenatal testosterone “wash” that changes everything. You realize what this means—rather than women being “Adam’s rib,” *men* are actually the derivative model!

That’s really all you *have* to know about chromosomes, but here’s an additional and useful fun fact.

Intelligence

Headline: “*Brainy sons owe intelligence to their mothers.*”² It turns out that the primary genes for intelligence, all eight of them, reside on the X chromosome. Men get one X chromosome from their mothers, while women get two Xs, one from mom and one from dad. So, while women’s intelligence is a composite of both parents’ “smarts,” men get all their intelligence from their mother.

Because men get no matching chromosome from the father to “average out” the mother’s, the male population’s IQ distribution curve spreads out more toward the extreme edges of the bell curve, whereas the female population tends to cluster closer to the central “average.” That accounts for the fact that, although there are more male geniuses, there are more male idiots as well.

Hormones—Gender chemistry. The gender culture game is certainly kicked off by chromosomes, but the more we know, the more we realize that hormones are the star players on the field.

The male hormone. Some scientists call *testosterone* “The Big T,” and this bad boy is the main man when it comes to male-linked personality characteristics like aggressiveness, self-assertiveness, the drive for dominance, competitiveness, risk-taking, and thrill-seeking.³

Scientists have measured a direct correlation between testosterone and competitive people, as well as competitive circumstances. People in hard-driving, aggressive occupations such as trial attorneys and ath-

letes have higher T-levels (testosterone) than do people in nurturing, interpersonal occupations like teaching and counseling—whether they're men or women. Among men, testosterone increases before, during, and—for the winner only—after a competitive situation like a tennis match. Women's T-levels also respond to competitive situations, but here's an interesting twist: among women, after the match T-levels are more correlated to the feeling that she played well than to whether or not she won.

One study followed boys and girls whose mothers were prescribed testosterone during pregnancy as treatment for a related condition. It found the testosterone-dosed boys *and girls* tested higher than their siblings on self-sufficiency, self-assuredness, independence, and individualism: girls tested 50 percent higher, while boys' scores soared 100 percent.⁴ Conversely, when pregnant women took prenatal *female* hormones as treatment for a different disorder, girls *and boys* were found to prefer more group activity and showed more reliance on others than their siblings—both considered female characteristics. These hormones are powerful stuff—a couple of squirts in the womb and they literally change your whole personality for life!

Like women, men have hormonal cycles. The Big T fluctuates daily (highest in the very early morning) and annually (highest in the autumn). I've heard it said there are a few people who are worried about having women in positions of political or military authority because of their monthly cycles. So, given that testosterone is the hormone most closely correlated with aggression, and men have ten times more than women, were they thinking we should ask the generals to step down for a few months in September? Just wondering.

While most people are well aware of testosterone's link with competitiveness, assertiveness, and self-reliance, fewer realize it is also a direct driver of a variety of aptitudes you would normally think of as being more learned or individual than biochemical. For example, if you inject female mice with testosterone, they are able to run mazes as fast as their brethren. Conversely, if you restrict the natural testosterone levels in males, they slow down and get lost a lot. (And, of course, they wouldn't *dream* of asking for directions!)

Tests on men and women measuring spatial, mechanical, and math abilities show that individuals of both genders get higher scores when their testosterone levels are higher. And beginning around their mid-

dle 50s, women may be surprised to find their checkbooks easier to balance and an increased confidence in their ability to program the VCR.

The female hormones. *Estrogen*, the primary female hormone, has two roles: (1) high levels of estrogen are associated with strong nesting and nurturing feelings, giving a deep satisfaction from caring for home and family members, and (2) the hormone also acts to suppress the effects of the testosterone that women generate. As mentioned above, when estrogen is low (and thus testosterone has a free rein), women are more competitive, improve in math and spatial skills, and are more prone to aggressive behaviors—just like men.⁵

Progesterone, another female hormone, also promotes parental/care-taking urges and is released when a woman sees a baby—any baby, not just her own. In fact, when a woman sees *any* “releaser shape,” something with short stubby arms and legs, a round plump torso, an oversized head, and large eyes (like a teddy bear, as opposed to a Pinocchio puppet), progesterone is released, and the parenting instinct is triggered.⁶ You can tell the precise moment when progesterone is released; it’s when all the women in the room croon “Awww, how cute!” at the exact same time!

Oxytocin, a hormone that promotes a “sense of partnership and urge to care for a child,”⁷ floods the system during labor and delivery, and in one other crucial circumstance, when women are under stress. Years ago, scientists identified adrenaline as the body’s primary response to stress and termed its hyperenergetic effect the “fight or flight” syndrome. Until recently, no one realized that among the respondents in all the studies, only about 25 percent had been women. Now, new research has revealed that when women are stressed out, they release oxytocin more so than adrenaline, thus triggering an urge for interpersonal interaction. It’s proof of something we women have always known: There’s nothing like a girlfriend to talk to when you’ve had a bad day. Scientists name this female response to stress the “tend and befriend” syndrome; women say, “I’ve just gotta talk this through, OK?”

In addition to estrogen, progesterone, and oxytocin, there’s also *serotonin*, a hormone that is *inversely* correlated with risk-taking behavior. Women have more serotonin than men, and more serotonin receptor sites in the brain, which damp down the thrill-seeking urges and

exhibitionist behavior probably originating in testosterone.⁸ Men have no such luck (or no such constraint, depending on how you look at it), and that accounts for their higher susceptibility to boredom and their desire for excitement and adventure. By contrast, women's higher serotonin levels help to suppress those perfectly natural drives to hurl oneself out of an airplane with nothing but a backpack between you and death (it must be that "stay alive as long as possible" evolutionary drive at work!). But isn't it odd that when it comes to women's everyday behavior, everyone says "risk averse" like it's a bad thing?

Brain structure/operation—redesigning the hard drive. Together, chromosomes (like the little Y-guy) and hormones (like the Big T) somehow inspire the male brain to reorganize itself differently from the female original. Using PET scans and MRI scans, neuroscientists can now view on-screen what areas of the brain are active when particular tasks are being performed—and this means they can literally see the differences in brain activity between men and women. Dozens of researchers are studying a broad range of brain functions, and a consistent pattern is emerging. They've found that men's brains are more localized, specialized, and efficient at focusing; whereas women's are more distributed, connected, and better at integrating.

Localization/Specialization. For example, when rhyming, only one area on the left side of the brain shows activity in men, while two areas—one in the left hemisphere, one in the right—show activity in women. Similarly, men's emotional centers are concentrated in the right hemisphere, one in the front and one in the rear. Women's emotions are distributed throughout several areas in the brain, with "outposts" in both the left and right hemispheres.⁹ As further confirmation, scientists have found that if a woman gets injured in one brain area, after awhile she often recovers some of the faculties associated with that area, whereas men do not, suggesting women have a "backup center" they can activate in an emergency.

Brain connectivity. Women's brains have more connections than men's. At the cellular level, they have more dendrites, which conduct the impulses between brain cells. And, at the anatomical level, the tissues and fibers that connect the left and right hemispheres are

larger and more developed. Scientists believe this may account for women's inclination to think holistically, preferring to view each element and interaction in context as part of a bigger picture. They also think this brain connectivity may account for the legendary women's intuition, allowing women to pull together more detail from disparate sources—sight, speech, emotional overtones—and emerge with a non-linear conclusion.

One lobe or two? As a rule, men seem to favor the right hemisphere of the brain; certainly they use the right hemisphere more efficiently than women. However, women are not left hemisphere oriented, as you might expect. Instead, brain scans show that women use *both* the right and left hemispheres *together*. (In my presentations, I'm always tempted to make a remark about how women use their whole brains, while men use half a brain, but I know that would be wrong.)

Women's Ways of Knowing—Senses and Sensitivity

Extrasensory perception. Would you believe that men and women *literally* see things differently? How apt is that? Men are better at focused, sharp vision (think “spotlight”), while women have better peripheral vision (think “floodlight”).¹⁰ For all four remaining senses, women's responses are more acute; they can detect more subtle levels of input. For hearing, women become uncomfortable with sounds about half as loud as men prefer.¹¹ With their more highly attuned sense of smell, women are much more sensitive to odor and fragrance; in fact, women can recognize their newborns by smell alone! Taste, too, differs in women, who have a greater ability than men to experience the four areas of taste: bitter, sweet, salty, and sour. Finally, the most dramatic gender differences show up in response to touch. In some tests, in fact, there is no overlap—the *most* sensitive guy can't feel skin contact and sensations as well as the *least* sensitive woman!¹²

Emotional access. Obviously, women don't corner the market on strong emotion; if they did, how could we account for the powerful poetry, music, and other art created by men? Nonetheless, I bet we would find nearly universal agreement that women are the more emo-

tional sex. Three key factors play into this: First, researchers believe that, on average, women actually *experience* the entire range of emotions with greater intensity and more volatility than men.¹³ Second, in female gender culture, it's accepted—even expected—that women will *express* their emotions more often. In fact, men pride themselves on their self-control in *not* showing emotion. And third, because of women's greater brain connectivity, women can *articulate* emotions better, because there are stronger connections between the emotional and verbal centers of the brain.

Attention and focus. You know, it used to really irk me when I would hear people say that women are more detail-oriented. Somehow, that expression always made me feel that they were *really* saying, “Men are good at big, important things, and women are good at the little things that don't matter very much.” I have a different perspective on it now. In study after study, women pick up on details and nuances better than men. In one study, when asked to recall as many objects as they could from a room where they had just been sitting, women's recall of the number and specificity of the objects they had seen significantly exceeded men's. Similarly, anyone who has ever talked to a couple after they've traveled together knows that after visiting a new city, college campus, or vacation spot, the woman will recall more details than the man.¹⁴

Part of this ability to notice and recall more may stem from a greater sensitivity to smaller nuances, a quality that Dr. Joan Meyers-Levy at the University of Chicago calls “bandwidth.” In her research, she asked women and men to sort the same stack of cards into piles according to whatever similarities they perceived. What she found was that women tended to sort the cards by more finite distinctions, resulting in more stacks with fewer cards per stack—let's say 10 different stacks with 5 cards each, if there were 50 cards total. Men more often ended up with fewer stacks containing more cards, conceptually let's say 5 stacks of 10 cards each. To the men, the smaller differentiating details either didn't register or didn't make as much difference as they did to the women.

On a different note, women are also more sensitive to interpersonal nuances—tone of voice, facial expression, and similar details. Dr. Judith Hall's survey of over 50 studies on the topic revealed that more

than 80 percent of them found women to be better at this “social perception” than men.¹⁵

My change in perspective comes from a better understanding of what women *do* with all those details they’re better at picking up on.

Contextual thinking. Psychologists report that women regularly think more contextually and holistically, placing the elements they see in relation to each other and integrating them into a bigger-picture “whole.” For example, you may be familiar with the Rorschach test, in which subjects are shown a number of cards, each of which contains an inkblot of a varying shape. Subjects are asked to describe what they see when they look at each inkblot: a car, happiness, a bigmouth bass, or whatever else pops to mind. Researchers find that men talk about various elements of the inkblot separately, whereas women try to make sense of the image as a whole.

Conversely, women have a much more difficult time with the opposite task, called “disembedding,” which involves discerning objects separate from their context or background. To simplify the point, one could legitimately say that men are the analysts (they take things apart), and women are the synthesizers (they put things together). This turns out to be one of the key points of female gender difference, as I’ll discuss in Chapter 4.

People-powered. Women are more person oriented than men from the get-go. Baby girls only three days old sustain eye contact with adults twice as long as newborn boys. As early as four months, girls can distinguish facial features and tell the difference between photos of people they know and photos of strangers—while boys can’t.¹⁶ As we get older, these tendencies remain in place. A stereoscopic headset flashed a pair of images simultaneously. One eye saw an object, the other a person; it was up to the brain to decide what it had seen. Consistent with everything else we know about them, girls more frequently reported seeing the *person*, while boys saw the *object*.¹⁷

This difference in orientation extends to the external, beyond perception and focus; it’s behavioral, as well. I think few of us would be surprised to learn that when video cameras were placed in a college cafeteria, researchers learned that college girls talked mostly about the

people in their lives, while the boys were more likely to talk about sports, politics, tests, and class work.¹⁸

You only have to look at what women write about to see their orientation toward others. Women's writings use fewer numbers, prepositions, question marks, and pronouns than men's—especially the self pronoun "I." Women replace these elements with more references to other people and home, and with more words related to sensing, emotions, and ideas. Men, meanwhile, use more words related to the body; they also write more about sports, television, and money.

Verbally inclined. It's generally accepted these days that women are more verbally adept than men, so I'm not going to spend a lot of time here to prove it. Suffice it to say that girls speak, read, and write earlier than boys, and they have better grammar, spelling, and word generation skills.¹⁹ Moreover, in school, twice as many girls are in the top-scoring group in verbal skills, while twice as many boys are in the lowest scoring group.²⁰

That said, I would like to spend a moment on the role of conversation for women compared to men. Women like talking. Men get closer to other people by *doing stuff* together, and women get closer by *talking* together. When men want to spend some friendly time with a pal, they play ball, fish, or go to a game.

Women, on the other hand, see the primary point in getting together as talking. There may or may not be some kind of background activity involved—shopping, going to the park with the kids, or taking a walk—but the *point* is to get in a good, long gab. In Chapter 4, we'll come back to this—it's another key element in female gender culture.

The Minds of Men—Things and Theorems

Now, let's wrap up the chapter by talking about *men's* abilities and preferences for a change—and especially men's abilities in those areas where women are less adept and less interested. Why should we talk about these things? So that you can *stay away from them* in your marketing approaches! We've seen that men are evolutionarily less oriented toward all the "people stuff" that women focus on. What *men* find fascinating and important—not to mention much easier to do—are what

one researcher summed up as “things and theorems.” Under things, we’re going to look at mechanical skill and spatial abilities; under theorems, we’ll spend a moment on math aptitude and abstract principles.

Mathematical aptitude. Among math whizzes in the top 10 percent, the boy-to-girl ratio is 3:1; among the top 1 percent, the ratio goes up to 13:1.²¹ Moving out of the extremes and into the mainline, although girls get better grades in math courses throughout the school years—researchers think it’s due to better study habits—boys consistently do better on aptitude tests.²² Researchers were surprised to learn (as was I) that girls are actually better with the numbers. In the United States, Thailand, China, and Japan, at least, girls’ computation skills tested higher than boys’. What gave boys their aptitude advantages were their stronger talents at reasoning and problem solving.

Abstract principles. Researchers have found that men more often think according to abstract principles than women. There are lots of different kinds of abstract principles, mind you, and some are pretty hard to measure. For an indicator of men’s strategic strengths, we could look at the game of chess in Russia, a country where both men and women are encouraged to play: 450 men and only six women qualified as grand masters. A little closer to the communications area is this observation: Given a choice between the priorities of the law and the legitimate needs of an individual, men will tend to side with the law, a system of rules and abstractions, while women will more likely side with the person within the context of the specific situation. Psychologists say that when it comes to resolving complex interpersonal situations, women tend to base their thinking on examples and personal experience, while men’s thoughts are more likely to concern ideals of right and wrong, justice, fair play, or duty.²³ Men say, “This is what’s right. Here are the rules.” Women say, “It depends.”

Spatial acuity. One of the strongest, most unequivocal areas of male advantage is the ability to perceive, visualize, and act in three dimensions. Men’s targeting skills, which involve judging distances, movement, and speed, as well as precise hand-eye coordination, are superb. On mental rotation tests gauging the ability to imagine what a complex shape would look like from a different angle, boys and men con-

sistently—and substantially—outperform girls and women. Of the top scorers on maze puzzles, 92 percent are male. The average man is definitely more adept than the average woman at throwing a javelin, catching a baseball, or judging whether the car will squeeze past that double-parked truck.

In an interesting “real life” application, John and Ashley Sims were inspired by their observation that many women map-readers physically turn a map to orient it to the direction in which they are heading. In 1998, they produced a male/female map of England. On one side, there was a conventional layout, with north at the top, east on the right, and so on. On the reverse side, they placed an upside-down map, with south at the top and all of the names flipped accordingly. Judging by the response from the male market, the map wasn’t a big success; the Sims only got a handful of orders from men. However, the map seems to prove the point on spatial differences: *there were 15,000 orders from women!*²⁴

Mechanical ability. Most people hold the stereotype that men are better at mechanical challenges—and that makes most people right. Boys comprised the top 3 percent of scorers on mechanical aptitude tests; in fact, in that elite set, there were no girls at all.²⁵ There have been tremendous effort and support put into the recruitment of women to the spatial/mechanical professions. Despite that, inroads to these professions have not even remotely approached the advances women have made into law, business, and medicine. To this day, 80 percent of architects and 90 percent of engineers are men.²⁶

To see mechanical aptitude in action, one Yale study tested college students’ ability to program a VCR from a set of written instructions. An impressive 68 percent of the men were able to do it on the first try. Amazing! (Amazing to women, that is!) Among the female students, only 16 percent were able to meet the challenge.²⁷ It’s nice to know I’m not the only one who finds the wretched things incomprehensible. If it weren’t for my husband, it would always be 12:00 where I live—according to the VCR.

The key take-away here, gentlemen, is that it doesn’t matter how cool you think the latest high-tech development is or how obviously easy it is to work the new gizmo you’re launching. It doesn’t matter how self-evident it is to you that “everyone” would want to see a blue-

print of the car in the ad in order to appreciate the fine construction. It doesn't matter—because most women *really don't care* . . . and, sometimes, really don't like them. Keep in mind, too, that in addition to the four areas we've just covered, there are probably others as well, where this general concept holds true. The critical point to remember is this: Before you move forward with a marketing approach or a communication campaign based on something *you* find hyperengaging, check it out against the principles of female gender culture to make sure you're aligned with your customer.

Different Folks, Different Strokes

There, now, don't you think that was interesting? But maybe you are wondering what it has to do with marketing. The answer is easy: *everything*. That's right, everything. As we move into Part II of the book, which introduces the GenderTrends™ Marketing Model, the relevance of every point you've just read will become clear.

Have you ever heard yourself—or someone else—say, “I just don't understand women”? Probably so. We've just talked about the differences that create that confusion. Now, in response, we're going to embark on a crash course in female gender culture—a course that will equip you with the understanding you need to capture the attention and win the business of women consumers.

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P A R T

II

The
GenderTrends™
Marketing Model

Why and How Women
Reach Different Brand
Purchase Decisions

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The GenderTrends™ Marketing Model

The Big-Picture View

Part II of this book is devoted to the GenderTrends™ Marketing Model, a systematic and simple tool to help you understand, reach, and increase your share of the world's largest market—women. The model is designed to do three things:

1. Structure the complexities of gender differences into an organized view of female *gender culture*.
2. Show you how gender culture interacts with each of the *12 marketing elements* in the marketing mix.
3. Apply the resulting insights to the four stages of the consumer's *purchase path*.

Because this introduction offers only a broad-brush outline of the GenderTrends™ Marketing Model, don't worry if, after reading it, you don't quite get it; in fact, I don't *expect* you to. We're just acquainting you with the elements of the model at this stage and showing how they relate to each other. The specific insights will be developed in Chapters 4, 5, and 6.

Let's start at the key and central point in the model: the Woman's Decision (see Figure 3.1).

FIGURE 3.1 The Woman's Decision

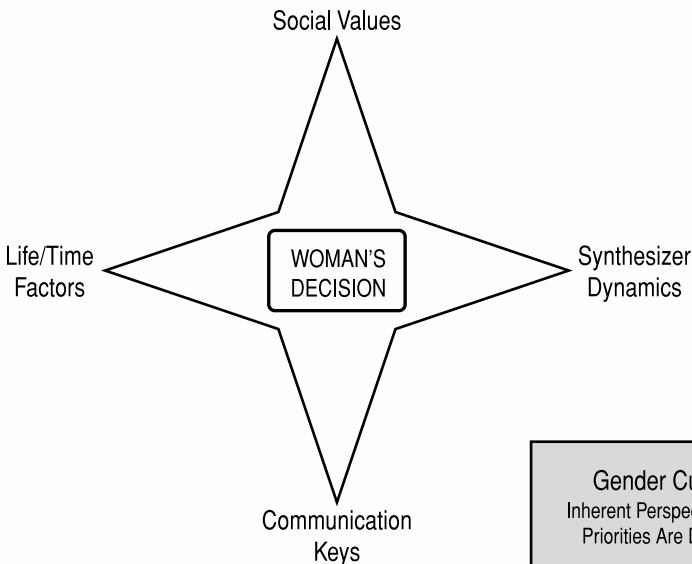

WOMAN'S
DECISION

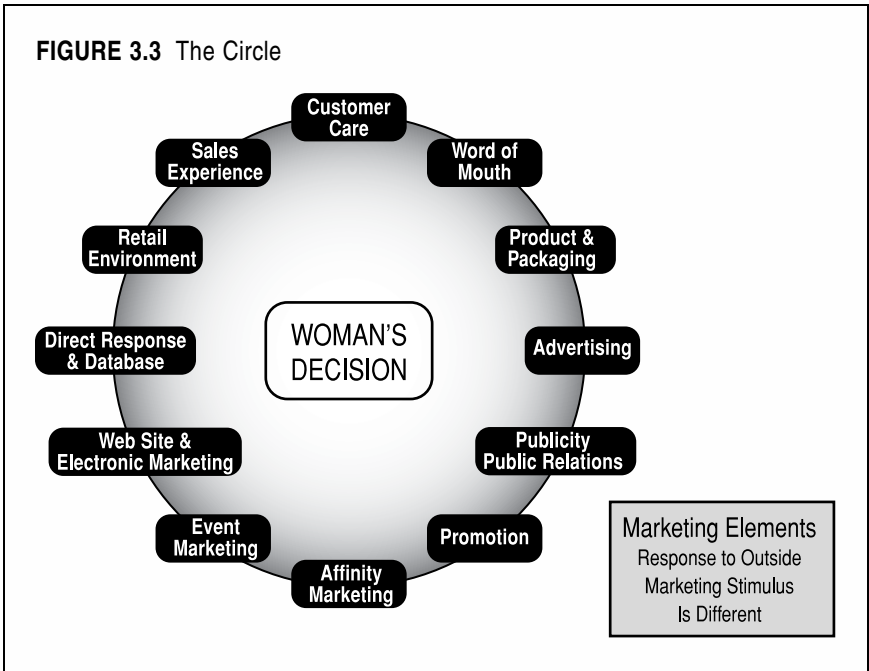
The ultimate goal of this book and the GenderTrends™ Marketing Model is to help you motivate more women consumers to buy your product or service. Along the way, we're going to be doing a lot of learning, strategizing, and specific application, but it's all aimed at influencing just one thing: your woman consumer's decision.

Along the way, we're going to be doing a lot of learning, strategizing, and specific application, but it's all aimed at influencing just one thing: your woman consumer's decision.

The Star

After reading Chapter 2, you've seen that there are a tremendous number of gender differences that should be taken into account as you're developing your marketing efforts. The value of the *Star* is that it organizes and consolidates these differences into a manageable framework. The four star points of female gender culture are defined as *Social Values*, *Life/Time Factors*, *Synthesizer Dynamics*, and *Communication Keys* (see Figure 3.2).

FIGURE 3.2 The Star

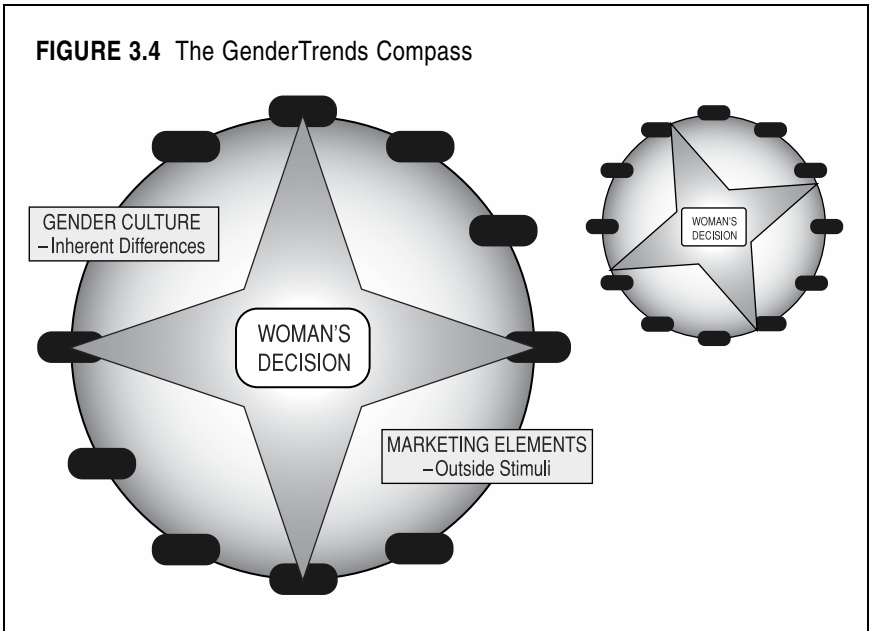


The core premise of this book is that each of these star points exerts a considerable influence on how a woman makes her purchase decision. We'll go into each of these in detail in Chapter 4. For now, as long as you follow the basic framework, we're ready to move on to the next component of the model.

The Circle

Whereas the Star captures what the woman brings to the equation, the *Circle* represents what the *company* brings (see Figure 3.3). Here, the keystones surrounding the Circle represent the 12 elements of the marketing mix: advertising, promotion, public relations, and so on.

Some marketers may not use all the marketing elements—for instance, some may not include event marketing in their plans. However, regardless of which elements you use, the Circle illustrates that *women respond differently than men to every one of these elements*. Combined with the Star, the Circle provides a structure for organizing your thinking about these differing reactions, as well as a tool to help you plan your marketing approach.

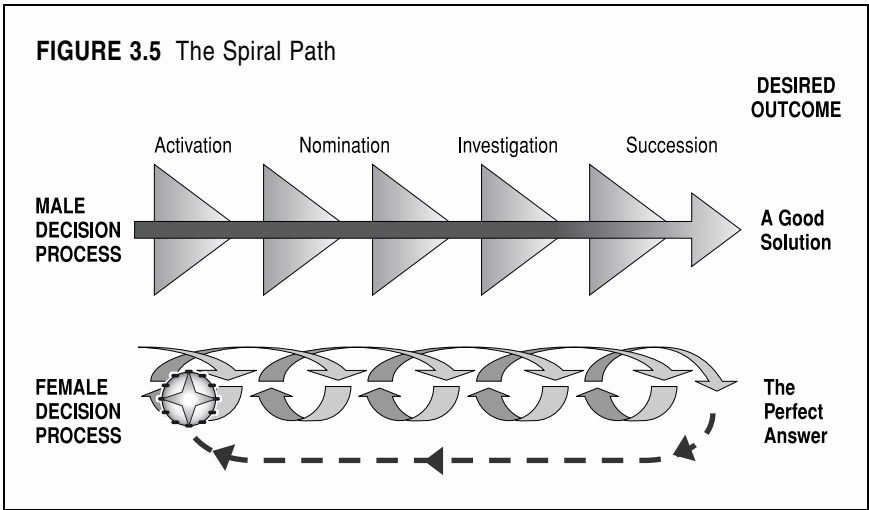
FIGURE 3.4 The GenderTrends Compass

The Compass

The GenderTrends Compass helps you visualize the concept that each of the four star points of female gender culture has a potential impact on each of the 12 marketing elements in the marketing mix. For example, star point one, women's differing Social Values, can and should change the way you develop your advertising, Web site, affinity marketing, and other elements that you build into your marketing plan. Alternatively, as you are developing your advertising, for example, you should be looking at it relative to all four star points: women's Social Values, Life/Time Factors, Synthesizer Dynamics, and Communication Keys. As you spin the Star inside the Circle and align each star point against the applicable marketing element, you'll create a systematic way to apply your gender learnings to the realities of the consumer marketplace.

The Spiral Path

The third component of the GenderTrends™ Marketing Model, the *Spiral Path*, represents the consumer's decision process. Any consumer's purchase decision process can be simplified into four stages:



Activation, Nomination, Investigation, and Succession. Chapter 6 will define these stages and talk about the gender factors that make a woman's purchase path different from a man's. For now, you need to note just two things:

1. While men's purchase path is depicted as a linear process, women's is shown as a spiral path.
2. The GenderTrends Compass moves with the consumer through all stages of her purchase path. This means that the insights on how gender culture interacts with your core marketing elements can be applied at each and every stage of the path.

The key to the GenderTrends model is that it brings together both gender expertise and marketing experience (see Figure 3.6). To create an effective program, you need both.

Without gender expertise, you can't have the in-depth understanding of your consumer that you need to create communications that motivate. Your programs will end up looking just like everything you've done before, just like everyone else's—and you won't be any farther ahead in capturing your share of the large, growing, and profitable women's market. *Without marketing experience,* you won't have the practical knowledge necessary to develop programs that are not only motivating to women consumers but also executable in the marketplace.

FIGURE 3.6 The GenderTrends Formula

Gender expertise + Marketing experience = GenderTrends™ Marketing Model

The value of the model is that it simplifies some very complex concepts and helps you structure your thinking about how they interact. It codifies the myriad manifestations of female gender culture and shows you how that culture affects each element of your marketing mix at each stage of the woman consumer's purchase path. It helps you to understand your consumer, focus in on what motivates her, choose and use tactics effectively, and create communications that persuade.

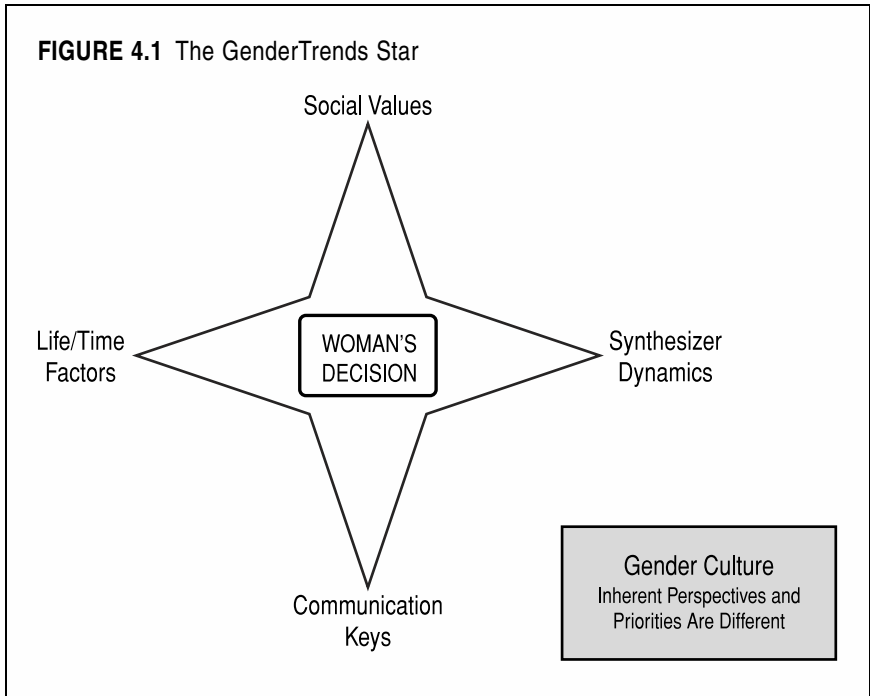
So, what do you say? Are you ready to get started?

The Star Gender Culture

Chapter 2 provided an overview of the biologically based differences between women and men, and summarized some of the related variances in abilities and preferences. Now we need to go to the next step and look at gender differences in the context of *daily behavior and decision making*—the gender differences most germane to marketing. To structure the insights, we'll use the four-pointed GenderTrends Star, a useful tool with a surprising amount of power to guide your marketing.

Each of the four star points could potentially provide material for a whole separate book, but the encyclopedic approach makes for a fairly clumsy tool. The goal of this chapter is to give you the big picture: a concise yet complete overview of the key points. To add depth and additional understanding, I hope you will continue your reading with some of the excellent books and Web sites listed in Appendix C, “The Best Resources in the Business,” at the back of the book.

If all you were trying to do was deliver straight information, like a journalist, gender culture might not matter too much. But as a marketer, you're trying to do a good deal more than deliver information: you want to persuade and motivate a consumer to take action. Not only that, but there are at least a half-dozen competitors trying to do the same thing you are—and you need to find a way to do it *better*.



The key to creating marketing programs that will win women's business is to understand what women value. Often, what they value—which may mean what they *cherish*, what they *enjoy*, what they *take pride in*, or what *matters* to them—is different from what men value. We'll also spend a little time on what they *don't* care about—things that men find fascinating or important that just don't ring women's chimes at all. You may be surprised to find that many marketing and advertising truisms we have all accepted as self-evident are actually rooted in male gender culture. It's just that no one has really put two and two together—gender thinking and marketing experience—so no one has ever really challenged them before.

A study conducted by Greenfield Online for Arnold's Women's Insight Team surveyed 1,000 men and women on how the two genders think they are portrayed in advertising.¹ A full 91 percent of women—*almost all of them*—said they think advertisers don't understand them. Even worse, the majority of women are downright annoyed by how advertisers portray their gender—far more women than men (58 percent versus 42 percent). This indicates there is an *enormous chasm* between

the woman consumer and the marketer's understanding of her. It also means there is an *enormous opportunity* for the marketer who crosses that chasm.

Let the GenderTrends™ Marketing Model serve as your bridge. Once you become gender-savvy about what the woman consumer is looking for, and gain a real appreciation of what she does and doesn't value, there's no reason why every single one of your marketing elements shouldn't be more impactful and compelling than anything your competitors have in the marketplace.

The GenderTrends Star

The four points of the GenderTrends Star—Social Values, Life/Time Factors, Synthesizer Dynamics, and Communication Keys—signify four dimensions in which women's gender culture differs materially and relevantly from men's (see Figure 4.1).

We'll spend some time with each of these star points and then wrap up the chapter by extracting a list of the key female values you'll want to think about as you're creating your marketing programs.

The Four Points of the GenderTrends Star

Social Values. Different beliefs and attitudes about *how people should relate to each other*

Life/Time Factors. Implications of the ways in which *women's roles differ from men's*

Synthesizer Dynamics. Consistent differences in how women *perceive and process*

Communication Keys. Different patterns and rituals of *expression*

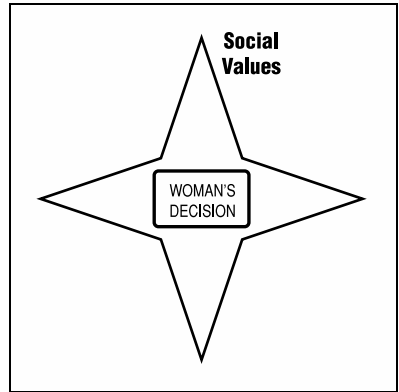
Star Point One: Social Values

People First, Last, and Always

Personally, if I read one more article that says, “Women are all about relationships,” I think I’ll choke. *Relationships* is such a mushy word, don’t you think? On one level, it’s mushy-goopy—it sounds as if women go around desperately looking for someone to be nice to them. On another level, it’s mushy-ambiguous: one poor, hardworking word has to cover our connection to our spouse or best friend, a work acquaintance, or a sales clerk in the department store.

While I don’t want to get mired in the relationship swamp, I do think it’s fair to say that women are more likely than men to think that *people* are the most important and interesting element in life. To them, it’s self-evident that when you come right down to it, it’s all about people. As we saw in Chapter 2, you can almost say it’s wired into women’s evolutionary programming. Men, on the other hand, are more likely to hold the view that people are important, but no more important or interesting than current events or new ideas in computer animation, or something more material like cars or cameras.

When comedian Jeff Foxworthy performs his song *Totally Committed*, he includes some great side comments, including “I do think men would take advice on relationships, but we’re not gonna sit down and read magazines about it.” And he’s right. You only have to look at what sells magazines to see the difference: Women’s magazines are full of articles about celebrities, the dynamics of blended families, advice columns about personal problems, self-help topics on how to enjoy life more, motivational stories about cancer survivors, and yes, advice on how to make *him* happy. Men like to read magazines devoted to news, sports, business, computers, fitness, hunting, fishing, or other activities—and *lots* of them. But when it comes to reading about people and their internal workings, men tend to have one response: *booring*.



In the pages that follow we're going to expand on this different outlook toward people by addressing three separate but closely interwoven topics on which men and women differ:

1. Whereas men are soloists, women are ensemble players.
2. Whereas men aspire to be “winners,” women prefer to be “warmer.”
3. Whereas men occupy a pyramid, women occupy a peer group.

Each of these topics is rich with revelation on how women's values vary from men's, and each offers a wealth of marketing implications.

Men Are Soloists, Women Are Ensemble Players

Men are soloists. Each sees himself as the star of his life-show and thinks everybody else, male or female, sees himself or herself the same way. Women see themselves—and everybody, really—as part of an ensemble company; it's the interaction and the chemistry that creates the electricity more than any individual's outstanding performance.

The way men see it. Men look at the world from the perspective of the *individual*. Their core unit is “me”; and it's important that the other “me's” recognize that this “me” is different, special. They take pride in self-reliance and self-determination. The way the world works (and should work) is like this: *I earn my own way, I deserve the rewards. I mind my own business, I don't expect help, don't want help—and neither should the other guy.* As the saying goes, “It's every man for himself.” When a Yankelovich survey asked who agreed with the statement, “I feel I have to take what I can because no one is going to give it to me,” the majority of men agreed (57 percent), but less than half of the women did (45 percent).²

The most desirable outcome by definition is for “me” to get what “I” want—what else? Is this a trick question? Freedom—autonomy, independence—is one of men's highest values, causing an almost reflexive resistance to being influenced by others, especially women, because that feels too much like mom telling him what to do. At the end of the

day, what men want to see on their tombstone is this: *I left my mark on the world.*

The way women see it. Women look at the world from the perspective of the *group*. Their core unit is “we” (even if it’s only two), and the best feeling in the world is being with people with whom you have a lot in common. They take pride in their caring, consideration, and loyalty, and one way they demonstrate that is by looking out for the others in their informal clan—family, neighbors, friends, and coworkers. They offer frequent suggestions and help, and maintain a kind of “peripheral awareness,” always conscious of things that might be relevant to someone they know and care about. Whether the issue is her husband’s health, a colleague’s upcoming trip, or a friend’s son’s college choice, a woman is constantly in “scan” mode; her clan is always with her, like voices in her head. Many women go so far as to build other people’s happiness into their definition of success: “I’m happiest when I can succeed at something that will also make other people happy” garnered agreement from only 15 percent of men but 50 percent of women.³

One of women’s highest values is a feeling of closeness and connection with another person. As far as women are concerned, when two people are really close, they want to know *everything* about each other. They want to know the other’s dreams, doubts, and disappointments; their favorite food, shoe store, and vacation spot; their medications, worrisome moles, manicurist, and macaroni recipes. They even want to know about yesterday’s tantrum and tomorrow’s meeting with the contractor—*nothing* is too mundane or too personal. (I can feel the men recoiling, holding the book a little farther away in case it’s contagious!) For women, though, that’s the point, you see: getting personal. To women, that’s a *good* thing.

Women believe that other people are just as important as oneself, and that “we” all deserve equal consideration. That means each of us has a responsibility to other people as well as to ourselves, and the best outcome is the greatest good for the greatest number. The way the world works (and should work) is through cooperation and mutual support: “All for one, and one for all.” Other people are a source of strength, a shoulder to lean on; everyone needs a hand now and then,

and that's OK, because, as the song says, "People who need people are the luckiest people in the world."

Guardians of civilization. Somewhere along the way, women were handed the "guardian of civilization" cloak. It's generally agreed that when it comes to the altruistic stuff, women are in charge of everything: the earth, the arts, and the unfortunate; morality, spirituality, culture, and civilization—you name it, women are on the committee.

Women are more philanthropic, giving more time and proportionately more money than men. Whereas men are twice as likely to think the nation's most pressing issues are budget and cutting spending, women—across age, income, race, and social class—are more inclined to favor social programs and services, such as education, health care, child care, poverty, joblessness, environment, world hunger, and the United Nations.⁴ And, both men and women say "emphatically" (according to the study) that women are the morally superior sex: they lie less, are more responsible, are more honest at work, and can be trusted more.⁵

The wonderfully insightful Grey Advertising study cited earlier puts women's commitment to altruistic aims in dramatic perspective. Their number one "fantasy," to use the report's language, is to make the world a better place; seeing their kids become really successful comes in second. Compare "I helped make the world a better place" to "I made my mark on the world." From a distance, they may seem to be saying almost the same thing; but up close, they capture a world of difference in men's and women's outlooks on life.

While we're here, let's take a minute to look at some of the other things on women's wish lists (see Figure 4.2). There's a 20- to 30-point drop between the top two dreams and either wealth, attractiveness, or career success. And, wanting to be younger, famous, or live like a movie star almost don't make it onto the radar screen. Now, look at this list carefully and think about whether the majority of women-targeted ads you see actually reflect women's true values. Most advertising targeted to women keys in on getting ahead, fun and excitement, looking smashing (which, of course, means looking younger, right?), and taking care of household duties. This isn't to say that such advertising isn't at all relevant; only that it's missing the really meaningful messages. This goes a long way toward explaining the survey results we

FIGURE 4.2 Women's Aspirations

Make the world a better place	85%
See kids become really successful	83%
Have enough time to do what I want	82%
Travel more	72%
Wealth	62%
Be more attractive	53%
Be really successful in my career	48%

Nonaspirations

Be younger	27%
Be famous	7%
Live like a movie star	5%

Source: *Women on the Verge of the 21st Century*, published in *Grey Matter Alert*, a white paper from Grey Advertising, Fall 1995.

saw earlier: most women feel that advertisers don't understand them, and worse, that advertising portrays their gender in a way that's actually annoying rather than appealing.

Men Aspire to Be "Winners," Women Prefer to Be "Warmer"

As we saw in Chapter 2, if women are evolutionarily programmed to be people oriented and nurturing, men are evolutionarily programmed to be competitive. It comes with the hormones.

The way men see it. Men think competition is *fun*. It's built into how they work, how they play, and how they communicate. From the time they're little boys, they self-organize into opposing teams, with someone who's the leader and gets to give the orders, and usually a couple of lieutenants with some command power as well. The objective isn't conflict per se; there's a goal or prize, and whoever gets it is the winner, whoever doesn't is the loser. There are lots of rules, energetically disputed, resolved, and accepted, and a good deal of boasting, bragging, and swaggering on the part of the winners. The losers don't usually take it too hard—"you win some, you lose some"—and regardless of

the outcome, the whole experience reinforces a sense of camaraderie and good fun.

Men also think competition is *good*. It brings out the best in people and helps unearth the best solutions. Challenging and testing one option against the other is how to strengthen what's good and weed out the weaknesses.

When it comes to personal interactions, experts agree that for a man, every encounter in his professional and personal life is a contest; and every contest a zero-sum game. As he sees it, either he wins or he loses: "For me to get what I want, you can't get what *you* want." "May the best man win."

Not surprisingly, this has implications for the types of personal relationships men form. Because even their friendships are grounded in competition, and their interactions take place in the language of challenge and aggressiveness, they have to be on guard against these same qualities in others.⁶ Any imperfection could be construed as a sign of weakness, so it's better to keep as much as you can to yourself. If you're wrong or don't know something, don't let the others find out. Men's mentality is rooted in concealing, whereas as we saw earlier, women's is rooted in revealing. It's better to trust no one too far; it's safer to maintain a certain suspicion or at least distance.

Rules are very important in male gender culture, for a couple of reasons. First, rules give boundaries to the competitive behavior, offering a structure within which varying levels of aggression can take place without resulting in the destruction of the individuals or organizations involved. They accommodate confrontation, but make sure it doesn't get out of hand. Second, rules are how you know when the game is over and, most important, who has won. Men need clarity on this, so that they can get back to business and move on.⁷ This role of rules in male society probably accounts directly for psychologists' observation that men are often more concerned with "matters of principle" and tend to be more inflexible when applying them, whereas women tend to feel "it depends" and adjust for the context and people involved.

The way women see it. Women make a distinction between the two core elements of competition: *Interaction* is fun, conflict is not. Playing is fun, but losing isn't—somebody's feelings are going to get hurt. Whereas a man might say, "I like the game—I play to win—What's the

score?”, a woman would probably say, “I like the players—I play to play—whose turn is it?”

My next-door neighbor saw an example of this in action recently, while she was watching an informal soccer game played by her eight-year-old daughter and some of her friends. After about 20 minutes of active play, one of the fathers arrived. He immediately asked, “What’s the score?” Not one of the girls had the slightest idea—and not one of them cared! He was flabbergasted: *What on earth is the point of playing if you don’t even keep score?*

Girls play in small groups or pairs, are careful to see that everyone gets a turn, and for many activities, like playing house, don’t even have winners or losers (shocking!). There’s not much boasting and little obvious jockeying for status. In fact, a girl who flaunts her accomplishments is likely to experience a lot of peer pressure to stop: “She’s so conceited! Nobody likes a show-off!”

As for competition bringing out the best in people and the best results, women don’t see it like that. Researchers distinguish between *internal* competitiveness, which is a drive for personal excellence, and *external* competitiveness, described by our researcher as “the desire to beat somebody into the ground.”⁸ Compared to men, women test equally high on internal competitiveness, but the drive to conquer is not nearly as strong.

When external competitiveness occurs among people within the same group, women find it at best pointless, and at worst, downright counterproductive. In a business environment, for example, they see many of the manifestations of peer-to-peer competition as unpleasant, unnecessary conflict, a tiresome waste of time and energy, “full of sound and fury, signifying nothing.”

Instead, the female focus is on teamwork. In women’s view, true excellence comes from the merging of many talents with each person contributing his or her personal best. Every encounter—a sales negotiation, for instance—is an opportunity for mutual gain, every person is a potential ally, and negotiation is the way to find the win-win outcome for everyone. “I get what I want,” says a woman, “and you get what you want, too.”

Men Occupy a Pyramid, Women Occupy a Peer Group

Men think it's obvious that the natural social order is hierarchical. Women recognize that hierarchy and status differences are facts of life and may even make sense from a "law and order" perspective. However, in a social context, especially among themselves, women prefer to minimize hierarchical distinctions and expressions of rank, seeing them as uncomfortable, undesirable, and something to be downplayed rather than emphasized.

In a man's worldview, his relation to other people is organized in comparative terms: higher/lower, faster/slower, first/second, bigger/smaller, more/less, and so on. A woman's outlook is relational *without being comparative*: similar to/different from, know her/don't know her, far/near, and so on. You could say that men stack people vertically, and women arrange them in a circle—preferably holding hands.

The way men see it. Men are always conscious of where they stand in connection to others, measuring and evaluating everything: their territory, their house size, their company prestige, and their success relative to other men.⁹ Their goal is to be looked up to or admired as superior, a member of the elite at the top of the pyramid, one of "the few, the proud. . . ." It's a given that when you say "get ahead," you mean "get ahead of the others." There wouldn't be much point in getting ahead of yourself, now would there?

Assuming you can attain alpha status, there are a number of advantages to life in a pyramid. The most obvious one is that you get more autonomy—the ultimate prize. The higher you get, the fewer people you have to listen to. Second, because of the rules, a clear delineation of rank brings order and reduces conflict. In a smoothly functioning hierarchy, lower-ranking people do what they're told, instead of starting a discussion about it. Because of that, a system of command and control can keep things moving pretty fast. Finally, the top dog gets more goodies—and he doesn't have to share. As we've learned from many a bumper sticker: He who dies with the most toys wins.

The way women see it. Women believe that all people are created equal (to update the wording from the Declaration of Independence). Combined with the perspectives that people are the most important

and interesting element in life, that caring and consideration are high-priority values, that interacting with others in a win-win way ought to be anyone's idea of a good time, a place at the top of a pyramid is going to look pretty unappealing. It's lonely at the top. Women prefer to think in terms of *everyone* getting ahead—not *ahead of anybody else*, mind you, just moving forward together. Their motto is “the more, the merrier.”

Women don't particularly want to be looked up to, any more than they want to be looked down on. In the world of women, the ideal position is side by side. A principle you will see repeated throughout this book is this: For women, the operative emotion is *not envy, but empathy*.

In advertising, it has been taken as a given for years that aspiration—the drive to be like someone higher up the ladder—was a fundamental motivating factor for everyone. It worked for men, right? How many ads have you seen founded on the premise, “When I get this product, everyone else is going to be *sooo* jealous!” Guys can really relate—it's just what you want when you're evolutionarily programmed to seek alpha status. But women think making other people jealous is sort of petty and small-minded. They're more likely to relate to the premise, “Yep—that looks like *my* life. If that product works for her, it'll probably work for me as well.”

The benefits of the side-by-side arrangement are just as self-evident to women as pyramid power is to men. You'll always have someone to talk to, to bounce ideas off of, or to share experiences with. Your group will benefit from everyone pooling their talents and resources; and because you'll get input from everyone as you decide on direction, everyone will have a stake in seeing the group succeed.

Of course, the downside of this is the time it takes to negotiate, and the reluctance of anyone to make the call for the others. Women often find themselves in a sort of “circle of deference.” They'll say, “Well, I like Italian, but if you like Greek let's go to the Greek place.” “No, no, we'll have Italian, Italian is great, let's do it your way.” “No, no, really—*your* way!” It should come as no surprise that *this* is what men think is fruitless and counterproductive—and you've got to admit, they've got a point!

The bottom line is, when you're part of a peer group, the world is just one big, supportive group hug—no one will ever be abandoned or lonely; you'll have people happy to help you and happy to have your help.

FIGURE 4.3 Star Point One at a Glance

His	Hers
People + Things + Theorems	People First, Last, and Always
Soloist	Ensemble Player
“Every man for himself”	“All for one and one for all”
	Guardians of civilization
Winner	Warmer
“May the best man win”	“The more, the merrier”
Pyramid	Peer Group
“The few, the proud . . .”	“All people are created equal”
Envy	Empathy

As a matter of fact, one of the more important manifestations of these different mindsets, in terms of implications for marketing and sales, is how men and women feel about asking for or accepting help. Men don’t like it—they feel it frames them as “one down” versus the other guy, and worse, he’s going to try to tell you what to do. Why would you do that to yourself? (Psychologists say that’s why men hate to ask for directions!) Men prefer to see themselves as masters of a situation, whereas women are more likely to see themselves as students. With no barriers to admitting they don’t know something, women are more likely to seek and welcome assistance from other people, and to relate to communications that characterize their view of themselves as “lifetime learners.”

Degrees of Difference

From the descriptions above, it should be evident we’re talking about some pretty significant differences of opinion here. Sure, to a certain extent, *everybody* believes in being individualistic, and *everybody* believes in being communal, but to surprisingly different degrees—and the degree correlates to gender. A cross-cultural survey of six modern societies asked men and women to describe their ideal self—“the kind of person I would like to be.” According to two reports on this survey, men in all these cultures “overwhelmingly” described themselves as bold, competitive, capable, dominant, assertive, admired, critical, and

self-controlled. Women “overwhelmingly” chose a very different set of descriptors: warm, loving, impulsive, generous, sympathetic, and affectionate.¹⁰

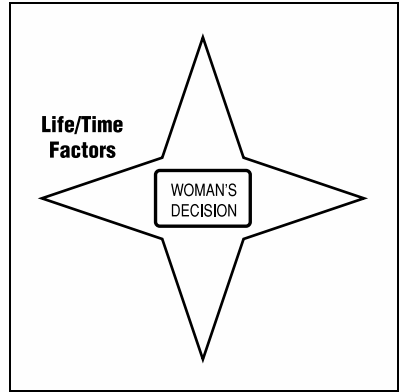
The thing to keep in mind is that not only does each gender identify itself with a given set of characteristics, but depending on the context, each may be indifferent to, or sometimes even repelled by, the other gender’s traits. Women may see men’s so-called self-sufficiency as just a nicer name for selfishness and wonder how men can be proud of an outlook that seems sort of aloof and thoughtless. Men may see women’s attention to others as foolish, wondering why anyone would *want* to spend so much time meddling and interfering in things that don’t concern them—let alone why the other party would allow themselves to be interfered with in this way. Men are often horrified by the way women inquire about intimate personal details, seeing it as intrusive and none of their business; whereas women are appalled when men *don’t* inquire, because in female gender culture, a silent snub that so clearly says “Who cares?” is not an option.

Of course, neither is right—and both are right. As far as marketers are concerned, the important thing is to understand that we’re talking about core beliefs and values here—the building blocks of motivation. Sometimes a word choice or the wrong visual is all it takes to transform a difference into a deficit. What male advertisers see as an image of autonomy and freedom (e.g., an investment company ad visualizing financial independence as a woman paddling a canoe in the wilderness free to go wherever she wants), to women consumers may have overtones of isolation and loneliness: *a woman all alone in the middle of nowhere*. What men see as copy conveying healthy ambition and the natural drive to be in charge may strike women as self-aggrandizing baloney (GMC Yukon: “Victorious. That’s how you feel behind the wheel.”).

Understanding the underlying principles of gender culture will help you flag what’s likely to work, what’s not, and what sensitive areas need a little direct consumer feedback. In Figure 4.3, some of these underlying principles are summarized to give you an at-a-glance view of the very significant ways men and women differ when it comes to Social Values.

Star Point Two: Life/Time Factors

Women allocate their time differently than men do—partly because they have different roles in daily life, partly because they have a different style of getting things done, and partly because, thanks to their longer life spans, they simply *have* more time in their mature years. Each of these aspects holds important opportunities for marketers who recognize the underlying motivations and resulting needs that affect women in their purchase decisions.



Daily Life: Women and the Double Day

Few would dispute that women's roles have changed substantially in the last 30 years—not only in the societies grounded in Western European culture, but throughout much of the rest of the world as well. Marketer Rena Bartos, in her 1981 book, *Marketing to Women Around the World*, found that in most countries, the majority of women work outside the home—and the majority of work inside the home is still done by women.

Women in the workforce. These days, working women are more the norm than an anomaly. In fact, their labor force participation rate is fast approaching men's (see Figure 4.4). And whether or not women originally entered the workplace for economic reasons, now they're staying because *they like it there*. Grey Advertising's study reported that 78 percent of women say having a job makes them feel good about themselves; 76 percent want successful careers; and a definitive 62 percent of women say they would work *even if they didn't need the money*.

By the end of their childbearing years (ages 40–44), the large majority of women have had kids: 81 percent, including 64 percent who have two or more children.¹¹ After their maternity leave, most mothers re-

FIGURE 4.4 Labor Force Participation Rates

	Women	Men
1980	52%	77%
1996	59%	75%
2005 (Est.)	62%	73%

Source: Statistical Abstract of the U.S., 1997.

turn to work (see Figure 4.5), and whereas ten years ago most of them said they felt guilty about it, today only 26 percent say they do.¹² For marketers seeking the higher-income market, it's worth noting that the higher a mom's education level, the more likely she is to keep working.

Consider this frequently published statistic: On average, women earn \$.76 for each dollar earned by men. What is less well known is that single women earn 102 percent as much as single men—2 percent *more*—across the full spectrum of occupations, education levels, and age. When the Employment Policy Foundation looked at the earnings of full-time working women *without kids*, they found that, in 2001 they earned 96 percent as much as men without kids. That's pretty darn close.¹³ What pulls the average down to \$.76 on the dollar is that post-kids, far more women than men shift from full-time to part-time work.

Women at home. Things may have changed a good deal in the office, but on the home front—not so much. In the average household, women devote considerably more time to household chores each week than men do: 14.2 hours compared to 7 hours for men.¹⁴

The typical woman serves as the “CPO”—the Chief Purchasing Officer—in her home, doing most of the buying for the entire household. At the same time, she's got “cabinet-level” authority in a majority of the other primary areas of family life. She's the Secretary of Health, Education, and Welfare, for instance, typically taking on primary responsibility for health care, school issues, and budgeting/financial management. She's the Secretary of the Interior, making sure that everyone's emotionally stable and getting along, and the Secretary of the Environment, dealing with everything from clearing a path through the socks on the floor to putting up wallpaper to making sure

FIGURE 4.5 Mothers in the Workforce

Mothers with . . .	
Kids less than 1 year old	59%
Kids older than 1 year	73%
Mothers with . . .	
Some high school	38%
High school graduate	58%
At least 1 year of college	68%

Source: U.S. Census Bureau, cited in *Marketing to Women* newsletter, December 2000.

the Christmas tree is decorated or the menorah lit. She runs the Office on Aging if her parents—*or* her husband’s parents—are elderly and ailing, and she even moonlights as Julie, the cruise director, planning family vacations and other activities. It’s a tough job, but somebody’s got to do it—all of it, *all of the time*.

In the 1990s, many advertisers sought to show sympathy for women’s situation by portraying their lives as harried and almost overwhelming. However, a recent study found that women see their lives as very full and busy, but not disjointed or unmanageable. They move easily among their roles and integrate their activities into an organic whole. The reality is that most women these days *don’t* feel exceptionally stressed out—no worse than men—and are pleased with how well they cope with everything they have to do (see Figure 4.6).

Multi-Tasking

One of the findings from Chapter 2 was that men tend to *be single-minded and focused*, whereas women tend to be *multi-minded and integrated*. In addition to the “people first” orientation, this is one of the most consistent and systemic differences between the genders. It manifests not only in brain structure, perceptual abilities, and processing preferences (more about that in a moment), but also very pragmatically in terms of how men and women run their lives.

FIGURE 4.6 *Self-Defined for the New Millennium* (Yankelovich study conducted in 2000 for *Self* magazine)

I have found ways to successfully manage stress in my life.	73%
When I have too much to do, I find that I get more done than expected.	63%

Men like to structure their lives linearly: first things first, finish one thing before going on to the next, get the most important things done before tackling anything lower on the list. Women pursue several tasks simultaneously. Each task spans a longer period of time, and outcomes can't always be timed too precisely, because the attention allocated to each is adjusted continuously based on what comes up—what else needs to be integrated into the time stream.

To women, this is the most efficient way to work within their “many hats” lifestyle. As they move across their roles at work, at home, and at leisure, it allows them to accomplish more—just less predictably. In fact, if women *aren't* doing more than one thing at a time, most feel uncomfortable. If she's just cooking dinner, she feels a vague sense of unease; she can't stop thinking about everything else she's got on her list. But if she can get the mail opened and laundry sorted while making dinner and helping kids with homework, now *that's* a good use of time.

Multi-tasking makes men nervous. To them, it looks a little like herding cats: disorganized, unstructured, and out of control. They're sure things aren't progressing as they should be—“How can you get it right, if you don't give it your full attention?” Their conclusion is that women can't focus. For their part, women feel a little sorry for men. The poor dears seem to be able to handle only one thing at a time, which is incomprehensible to women.

Let me give you a brief example: Suppose a man tells his wife that he is going to run out to the drugstore. As far as most women are concerned, “I'm going to the drugstore” is an incomplete sentence. Any woman knows that the sentence should end with “and do you need anything while I'm there?” It's just a female reflex to scan for anything the clan might need. Most women are accustomed to this difference in how men and women think, however, and nudge men by completing the sentence for them.

“Great!” a woman will respond. “Can you take the videotapes back to Blockbuster? It’s right next door to the drugstore.”

“I’m not *going* to Blockbuster; I’m going to CVS,” he’s likely to grumble.

“But Blockbuster is next door to CVS!” she’ll answer, astonished. “It’s on the way.”

Understand: All he wanted to do was to get in and out of the drugstore without a bunch of additional tasks being piled on. To the typical male, a request to add on tasks like this is *in* the way, not *on* the way.

The flip side, of course, is that men are typically very sparing about asking women to do similar errands for them—though women generally don’t mind when men make these requests. Women *look* for additional tasks to group together. When a man asks a woman to drop off something at the post office while she’s out, she thinks, *Great! Combined with the dry cleaning I’ve got to drop off, and the grocery shopping I need to do, I’ve almost got the critical mass I need to make it worth my while to get in the car and drive to town.*

To women, it simply doesn’t make sense to get in the car for just one errand. Until critical mass is attained, the dry cleaning and grocery shopping will just have to wait.

These two different approaches aren’t right or wrong: they are just two alternate strategies for getting the most out of the limited time we all have. Conceptually, let’s say you give a man and a woman the same to-do list of five prioritized items. At the end of the day, the man will come back with the top two items crossed off the list. The woman may return with the first priority undone—but the other *four* items are all crossed off. The man prioritizes; the woman maximizes. In her life, just because it isn’t “most important” doesn’t mean it doesn’t have to get done eventually—might as well be now.

A UN study of men and women in 130 societies concluded that in all cultures, women multitask and “demonstrate a facility for juggling many activities at once.”¹⁵ All over the world, we do it the same way. Retail designers, event marketers, salespeople, and customer service reps can all leverage this insight to their advantage (wait till we get to Chapter 8—you’ll see!).

GenderTrends Genius: Denise Fedewa

Cofounder, LeoShe; Senior Vice President, Planning Director, Leo Burnett, U.S.A.

Who's Cutting Edge? A Case for Targeting the 45+ Woman

Marketers often feel that the key to success is to make a brand “cool.” And to make a brand cool, they feel, it must be embraced by the very young and the very cool fashionable women.

Yet, in our LeoShe experience, and as the caretakers of many female-targeted brands, we have noticed there is another vast group of women who are experimental, daring, and adventurous. They are willing to form their own opinions versus going with the masses, and often serve as mentors, opinion leaders, and brand advocates to other women. Even more exciting, they are women who have considerable disposable income, and they are willing to spend it. They're trendsetters, they're cutting edge . . . they're women in their mid to late 40s and 50s, enjoying their second adulthoods. (See page 223 for more on interests and activities of this high-spending market segment.)

Milestone Marketing

Anyone who has been through a few of the big “life transitions”—marriage, moving, new baby, new business—knows how demanding they can be. Each life event launches a host of additional needs and generates a flood of errands and activity. Because of women's roles in daily life, *family milestones affect women substantially more than men*. For one thing, she's usually the one to handle all the logistics. From calling the caterer to plotting the plantings, she's the one who plans and manages the event. For another, each time the household adds a person, the woman's workload shoots upward for the long term. The household needs new products and services, and as household CPO, it's the woman's job to get them.

Many articles have pointed out the advantages of organizing marketing thinking by life stage rather than by age. With the advent of cohabitation, postponed childbearing, divorce, and second marriages, current lifestyles are far too varied to peg a particular life event to a specific age range.

“Milestone marketing” takes the concept a step further by focusing on the people actually going through the event right now—not the people who have been through it at some time in the past. Married women have a chronic condition (if you’ll excuse the analogy); women getting married have an acute emergency—they need help *now*. Marketers who tune in to women’s immediate concerns and find a way to lend a helping hand in a relevant way will earn women’s eternal gratitude.

“Live Long and Prosper”

With advances in health care, healthier diets, different lifestyles, and other choices now available to us, we’re all living longer. In her book *New Passages*, Gail Sheehy pointed out that although we think of longer life expectancy as adding more time to the end of life, in reality it’s more like adding an extra decade to the middle, somewhere between 50 and 60. These days, 55 is very alive; it’s prime time, not the darkest hour before dawn. As the baby boomer population moves into prime time—and becomes progressively more female—we’re going to see some major shifts in both popular culture and marketing opportunities.

Between the years 2000 and 2010, the 55–64 population will grow an astounding 48 percent; by contrast, the 25–54 age segment will grow a mere 2 percent.¹⁶ And because women live longer, as any population ages it becomes proportionately more female: in 2001, among Americans aged 65+, 14.6 million were men and 20.5 million were women.¹⁷

Most older women will be healthy and can look forward to many years of an active lifestyle. According to Diane Holman of Woman-Trends, if a woman reaches her 50th birthday without cancer or heart disease, she can expect to see 92.

Whereas baby boomers’ grandmothers may have sat in a rocker sipping tea while reading a book, today’s boomer grandma is more likely to be sitting at her computer sipping Evian, having just come from a tennis match. These will not be women pining for the good old days of their lost youth. As a matter of fact, the Grey Advertising study found that the great majority of women, eight out of ten, feel *stronger and more confident* in themselves as they grow older.

That may be due to maturity, wisdom, and experience, of course. But it’s likely it also has something to do with the “fifth decade hor-

FIGURE 4.7 Star Point Two at a Glance

The Double Day
Multi-tasking
Milestone marketing
“Live long and prosper”

“mone flip,” a biochemical jujitsu in the way men and women interact with one another. Between the ages of 40 and 80, men’s T-levels drop a dramatic 50 percent. They also let go of a lot of the aggressiveness and combativeness conferred upon them by testosterone. After 30 years of focus on work and moving up in the hierarchy, they become more relaxed about interpersonal relationships and interested in strengthening family ties. In short, they mellow out.

Women’s hormone levels also drop precipitously. Their estrogen levels fall off so much that by age 72, *men* actually have more estrogen in their blood than women do—three times as much.¹⁸ As women’s estrogen levels drop, the effect of their testosterone becomes unmasked, and women become more assertive, show a gain in self-confidence, and become even more influential in decision making within their relationships. If you think women have a lot of influence in couples’ decision making now, you ain’t seen nothin’ yet.

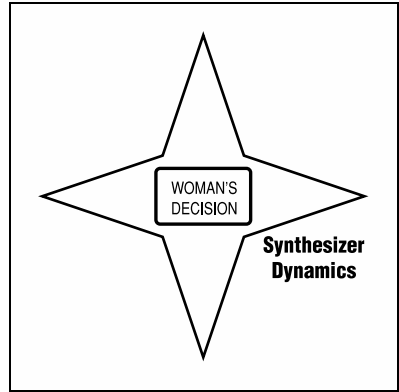
What this means for marketers is that those of you who sell big-ticket items, such as cars, computers, or financial services, to prime-time couples in their 50s and 60s need to get gender-savvy really fast. All the family assets handed down from her parents *and* his parents are migrating to *her* wallet. If you know how to follow dollar signs, you’ll learn to communicate well with women.

From a woman’s roles in daily life to her propensity to multi-task, the dramatic impact of life transition milestones and her longer life span, women’s attitudes toward and uses of time are very different from men’s (see Figure 4.7).

Star Point Three: Synthesizer Dynamics

A little while ago, I mentioned that one of the most pervasive differences between women and men is this: Men are single-minded and focused, while women are multi-minded and integrated. Relative to men, women see more details, care more about them, and, via those bilateral brains and multi-zone processing, prefer to integrate them into a comprehensive whole rather than strip them away as extraneous.

As I said in Chapter 2, men analyze (take apart) and women synthesize (put together).



Details, Details

She notices more. Women pick up on things that men don't even register—either because they physically can't, or because they can't be bothered. This is partly because of women's "extrasensory sensitivity"; their radar screens seem to be set on a higher resolution. And, women's "bandwidth" for screening distinctions is made of a finer-gauge mesh. If you can touch it, taste it, hear it, see it, or smell it, she's probably noticing it at some level, and it's figuring into her assessment of your product, service, and communications.

Even beyond the five senses, women possess a more *hidden* sensory ability. They can read subtle variances in tone of voice, facial expression, gestures, and body language, which gives them a sort of "emotional X-ray vision." If you're face-to-face with a female customer, any insincerity—or any of the unfortunate gender judgments we've been talking about—is likely to be much more apparent to her than you may realize.

She cares more. While it's true that men care only about "the important stuff," the corollary is *not* that women care only about the details.

Researchers and salespeople get confused when they hear women talking about criteria that seem minor in the grand scheme of things (storage pockets and a security purse holder in the minivan, for example) and sometimes conclude that women have different needs than men. The way it really works is that women want all the same things as men—and then some. They have a longer list.

In the film *When Harry Met Sally*, the two friends are in a diner ordering dinner. Harry places his order, quickly requesting an item on the menu. Sally names her item—and then launches into the specifics: “I’d like the pie heated, and I don’t want the ice cream on top, I want it on the side. And I’d like strawberry instead of vanilla, if you have it. If not, then no ice cream, just whipped cream, but only if it’s real. If it’s out of a can, then nothing.” Harry thinks she’s crazy, obsessed, demented, but as Sally says, “I just want it the way I want it.”

That’s what your women customers want, too. Details matter.

Integrate versus Extricate

When it comes to absorbing a problem, sizing up a situation, or making a big-ticket purchase decision, men and women couldn’t be more different. Both believe in getting “the big picture,” but they approach it from opposite points of view.

The way men see it. Men believe in peeling away the “extraneous detail.” If it’s not one of the top three to five factors, forget about it. To stay focused on what’s important, remove the topic from its context and reduce it to its basic elements. Analytical and minimalist, this approach is grounded in the benefit of extricating the bare essentials from the morass of smothering detail. Clarity comes from simplification, stripping away the small distinctions, discarding the data that clutter up the main points.

Apparently, men operate this way even at the molecular level. In the November 1999 issue of *Science*, the Whitehead Institute in Massachusetts tackled the case of the diminishing Y (male) chromosome. *The modern X chromosome has about ten times more genes than a modern Y chromosome, which has been casting off genes that are not useful to the male for the last 320 million years.*¹⁹

In addressing a high-involvement purchase decision, then, men prefer to focus in on the *important* things—namely, the top few items on their list of criteria. Once they find something that meets all the key criteria, they're ready to move ahead on a decision.

In absorbing advertising, they like simplicity, broad strokes—a message and creative approach that allows you to get in, get out, get on with it. In his book *Male and Female Realities*, Joe Tanenbaum, one of the few male authors to write on gender differences, says: “Men are very simple. They're not very complicated. They're not very sophisticated in the way they approach things.”²⁰ In female vernacular, this statement is not particularly flattering. To be candid, it borders on being a put-down. I hesitated to include it without checking it with some male feedback first. To a man, they said, “That's right—simple and proud of it.”

The way women see it. With women, it's an entirely different story. In their view, details not only add richness and depth but are *necessary* to an understanding of the situation. How can you possibly grasp the big picture without a detailed knowledge of the specifics? How can you appreciate the real issues without a thorough familiarity with the context? Women look to *add* information, not cut it away. While men see this as complicating the situation, women see it as integrating all the material necessary for a comprehensive perspective. Anything less would be superficial and meaningless.

It is an accepted philosophy in advertising that to be effective, ads must be single-minded and focused: one and only one central premise, with a single—or at most two—support points. Take a Nissan print ad I saw recently: The visual is clean and simple—a gleaming car dashing through a spray of water. And the copy is straightforward as well—*Horsepower increased: 17 percent. Torque increased: 6 percent. Bragging rights increased: 100 percent.* Aside from the fact that the copy is *perfectly* aligned with male gender culture, the execution is well designed for the way men absorb information: a two-second scan and they register all they need to know. It's not great for women, though: a two-second scan and they forget about it two seconds later.

Even if most women cared about torque (and I'll wager that most women don't have any idea what torque is, let alone why anyone would want it), there's not much to engage with. The ad leaves women either cold or hungry for more to work with. In either case, they turn the

page no more persuaded or motivated to check out the car than when they first picked up the magazine.

The Perfect Answer

The “longer list” factor (wanting all the same things as men, and then some) and the drive for a complete, integrated solution combine to create what I call the “Perfect Answer” syndrome. The Perfect Answer syndrome is a fundamental premise of the GenderTrends™ Marketing Model and an important key to understanding how women buy. Basically, women set the bar higher than men do; and if that means it takes longer to get over the bar, so be it. Women don’t settle for “good enough.”

Let me give you an example. A close colleague of mine was in the market for a cell phone, and she described several criteria she had in mind. Like many women, she doesn’t like shopping for technology products, probably because they’re not marketed in a way that makes any sense to her or to most other women. Who cares about the technical differences between digital and analog? What the heck is a gigahertz? Never mind—don’t answer that. Who cares?

After she got the phone, she described how the selection and purchase had occurred, knowing I’d get a kick out of how gender differences showed up in the whole process (and she was right, I did). It seems that her husband, who loves gadgets, offered to do the research for her. The most important things to her, since she travels frequently, were that the phone work well just about anywhere (“Can you hear me now?”) and that it not rack up ridiculously high roaming fees. She also wanted it to be lightweight, with no stubby antenna that would stick out and catch on things in her bag, and, all else being equal, she wanted it to be a cute phone, like the Motorola StarTac. My colleague’s husband spent several days on the research and concluded that she needed AT&T’s Digital One-Rate Service.

“Fine,” she responded. “And what kind of phone do I get?”

“What does it matter?” he asked. “You get whatever phone comes with that service.”

“Uh-huh,” she said. “Well, it’s very *manly* of you to listen only to the first thing I said, but actually, I care about the other considerations I listed, too.”

So, she looked into what phone models AT&T offered with the service plan her husband had recommended, and it turned out that Nokia was one of the phone options. Nokia was the first company to offer cell phones in any color other than black matte plastic. Their early phones came in three colors, and one was a dark metallic navy called Ocean Blue. It was flying out of the stores, apparently, and was extremely hard to find—except in women’s purses and briefcases, probably. She had found *her* phone, though, and so she proceeded to call all over the greater Philadelphia area, where she lives, until she finally located an Ocean Blue Nokia. It was at a retail store almost an hour away.

When she returned from her expedition, she showed her phone to her puzzled husband. “You drove *two hours* back and forth to get that?” he asked, astonished. “I had no idea the color of the phone was the most important thing to you.”

I completely understood what my colleague said next: The color *wasn’t* the most important thing; in fact, it was the *least* important thing. But like Sally with her salad, my colleague wanted what she wanted. If she was going to go to all the trouble to get something she was going to have for a long time, she wasn’t going to settle for something that was only 90 percent of what she wanted. She was willing to put in a little extra effort to get 100 percent. “Every time I use my elegant little Ocean Blue phone,” she concluded, “I’m glad I did!”

To coin a phrase . . . *the diva’s in the details*. Women are constantly scanning, integrating, and *acting* on the details. And these are often details that guys don’t say anything about. Does that make women “demanding” customers? You bet. But it also makes them more *discerning* customers, and you can apply that to your advantage.

Several companies have found that paying attention to what women want has helped them increase customer satisfaction among their male customers, too. For example, Wyndham Hotels installed magnifying mirrors in their bathrooms, based on suggestions from women travelers who found it difficult to apply makeup leaning way over the sink. (You can’t wear your glasses when you apply eye makeup, you know.) Men didn’t request the mirrors, and it’s likely they never would have, but once the mirrors appeared, men noticed they made shaving a lot easier, and they appreciated having them.

As Figure 4.8 summarizes and illustrates, women and men have distinctly different orientations toward details. They not only scan their

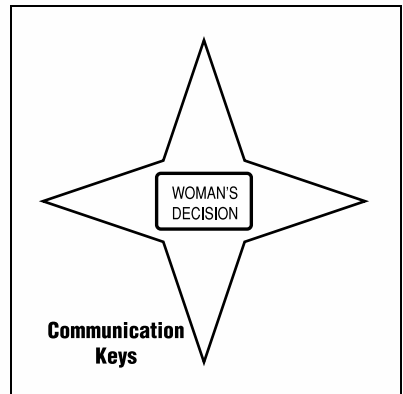
FIGURE 4.8 Star Point Three at a Glance

Details, details
 Integrate versus extricate
 The Perfect Answer

environments in different ways, but they also take in, remember, and respond differently to the details of life. This has significant marketing implications, as we'll discuss in greater depth as we continue. For now, let's look at Star Point Four, which illustrates the communication differences between men and women.

Star Point Four: Communication Keys

The Communication Keys of male and female gender culture evolve, not surprisingly, from the values and principles of the other three star points. However, since we're all in the communications business here, I thought they were worth pulling out for separate consideration. The five keys are such a core part of male-female gender difference that a dedicated section will help you by serving as a quick reference when you're checking your executional approaches.



Headline versus Body Copy

Consistent with men's inclination to simplify and strip away extraneous detail, they believe in starting with the main point and supplying specific detail only if the listener asks for it. Conversely, women will often start with a lengthy background and build up to the summary conclusion—an approach consistent with their belief in context and richness of detail. To women, the details are the *good* part: what

he said, why she answered as she did, and what was the significance of that event. The guys are patient up to a point, but then they start rolling their eyes and looking at their watches. Exasperated with that behavior from her husband, speaker Mimi Donaldson says that now when he asks her “What happened?” she tells him in the fewest possible words—and makes him beg her for the specifics. Not a bad strategy when you’re talking to men!

But when you’re talking to women, it just won’t do. Women want the full story—and “making a long story short” is not usually the best way to get and keep her attention. To engage with your message in the first place, she needs some specifics to work with. And to serve her in her search for the Perfect Answer, she’ll require a lot of product and service information to compare against her longer list.

“Report Talk” versus “Rapport Talk”

Sociolinguist Deborah Tannen characterizes men’s conversation as “report talk,” whose role is to transmit information, solve problems—and *establish or defend individual status*. When every encounter is a contest, the contestants have to be ready to fend off others’ attempts to win the point. She calls women’s conversation “rapport talk,” whose purpose is to transmit information, solve problems—and *create connections among individuals*.

When male and female students in a communications class were asked to bring in an audiotape of a “really good conversation,” one young man brought in a lunch conversation with a fellow classmate that included lots of animated discussion of a project they were working on together. The women students were puzzled, because there wasn’t a personal word on the whole tape. *You call that a conversation?*

This is not an extreme example; it’s how women *define* “good interaction.” If you want to have a good conversation with a woman customer, either face-to-face or via your marketing materials, you need to build in some rapport. And as we’ll see in Chapter 9, if you don’t lose the “establishing status” element during a sales interaction, you’re likely to lose her as a customer.

Making the Connection

I've come to think of the ways men and women connect within gender as games—games as different as football and figure skating. Men have three games: One-up, One-down, and Put-down. Women have three games, too: Same-same, Scoop, and Gift Exchange. And each gender has its own “social currency”: for men, it's facts and features; for women, it's stories and personal details.

Connecting through competition—Establishing rank. Men actually connect through competition. They see verbal jousting and challenging banter as a friendly way to size each other up—the first step on a road to becoming buddies. And the better friends they are, the worse they treat each other. When girlfriends Debra, Lisa, and Ellen are having lunch, they call each other Debra, Lisa, and Ellen. But buddies Dave, Mike, and Brad call each other Monkey-butt, Loser, and Dogbreath—and that's how you know they're really close friends.

“One-up.” Men who don't know each other usually play One-up. You know how this goes. The goal is to establish who's “higher”—any criterion will do. The topic can be money, sports, music, or fitness, and “higher” can mean knows more, owns more, is better connected, or has gone where no man has gone before—you name it.

One guy will open with a remark that sets the topic: “Have you seen the new PDAs they're coming out with?” Second guy ups the ante: “Yeah, sure. Matter of fact, I just bought the latest model. It's incredible. You can get stock market reports from anywhere anytime, and I'm always using the ‘beam over your business card’ feature.” Third guy says: “You know, when I was beta-testing that model last year, I told them they should change the way the controls worked, because most people were going to find them too complicated. What do you fellows think?” The other guys know they can't beat that one—they fold.

“One-down.” The game of One-down works much the same way, but it's for guys who know each other a little better, so the competition is a little more overt. One-down is the “ongoing game show” mind game consisting of test questions that pop up at every opportunity. Say two guys are disputing a point in baseball. Sooner or later, Jim's going to

say to Joe, “You don’t know what you’re talking about!” “Oh yeah?” says Joe. “Who hit the winning home run in the 2001 World Series?” If Jim gets the answer, he gets a point. If not, he is now *one-down* and has already started thinking about how to get back at Joe and stump him with his next question.

Social currency: Facts and features. Both of these games rely on a special kind of social currency: facts and features. It’s what men exchange during small talk. So if you’re like me and have been wondering why so many men walk around with huge inventories of apparently useless factoids, now you know. The bigger picture, though, is that this is one more case where male preferences skew away from the personal, and as we’ll see in a moment, women’s don’t.

“Put-down.” The endgame in male bonding is the Put-down, and it’s reserved for family and longtime friends as a sign of affection—and for all coworkers, as a good-natured bid for dominance. The basic premise is to see who can deliver the better insult. So a couple of guys who haven’t seen each other in a year might have this exchange: “Looks like you’ve put on a little weight, buddy. Is that where you carry your spare tire nowadays?” “Look who’s talking. With that pot you’ve got, I bet you haven’t seen your feet in five years!” It’s not malicious, it’s not mean, it’s all in good fun—but if one of my girlfriends ever talked to me like that, I’d go to my room and cry.

Men actually use this routine to show affection and good faith. In fact, one of the highest accolades in the male kingdom is to be the honoree at a roast: an event where a series of speakers gets up to deliver a tirade of insults all meant to show respect and affection for the guest of honor. To women, this style of humor is as foreign as camel’s milk. *You call that funny?* As for the marketing implications, wait till we get to our discussion of women’s humor in Chapter 9.

Connecting through affinity—Establishing links. Guess what? Women’s games are about as opposite from the men’s as they could be. Surprised? I hope not. The insight here is that instead of connecting through competition, women connect through affinity; instead of seeking to establish rank, they strive to establish links. The key word is *empathy*—and the force is strong.

“Same-same.” One of the settings of women’s scan mode is “things in common with someone else.” Almost without thinking about it, a woman will seize the opportunity to reinforce virtually any similarity between herself and the speaker. “I know what you mean—my boss does the same thing!” or “You’re kidding! That’s my favorite shoe store, too!”

“Scoop.” This game is the opposite of Put-down. It’s women’s instinctive show of support when someone else might be feeling bad about something. The minute she senses someone is embarrassed or at a loss, a woman will step in to scoop up the poor soul and rescue the situation. Imagine this scenario: A conference participant briskly rounds a corner in an unfamiliar hotel, only to find himself face-to-face with an oddly placed brick wall. You can tell it makes him feel a bit foolish, as he stops abruptly and looks around to find his way. A few of his fellow conference-goers, friends of his, are standing nearby and call out a comment or two. For his male friends, it’s the perfect opportunity for a slam-dunk put-down: “Walking into walls again, Jim?” or “Can’t find your way around the corner, good buddy?”

But the women in the group take a different tack, instantly scooping him into their care and protection. “You know, everyone’s been doing that,” one woman says right away. “I don’t know why they designed this corridor like that.” Another says, “I almost did that myself a minute ago! Are you looking for the phones? Because if you are, they’re over there.”

Gift exchange. This is the big game for women. Women exchange compliments, and although to men it might look like a random little ritual, it’s actually rooted in two ways of establishing links. First, it’s a way of showing affinity. When a woman tells a friend or a new acquaintance she likes her bracelet or her shoes or her dress, it’s an indirect way of saying she likes her. Second, it opens the door to the way women exchange social currency, which is through stories, personal details, and confidences.

Social currency: Stories and personal details. When Jill tells Janet she likes her bracelet, Janet is unlikely to reply with a simple thank-you and move on. Instead, chances are she will launch into a story. *You know where I got this bracelet? I was on Cape Cod to spend Christmas with my folks*

last year. My sister and I went into town to do some shopping, and I saw this bracelet in the window. I was dying to buy it, but I had just splurged on a new handbag two stores down, and I really didn't think I should. So guess what? My sister gave it to me for my birthday last April!

At this point, every guy's eyes in the room are glazed over—this is *way* more personal information than they are interested in. But, the other women in the conversation have just been given a pile of gifts, all kinds of leads to find something in common and build up the relationship. There's so much to work with: Cape Cod, Christmas, parents, sisters, April birthdays. Something in there is bound to strike a chord. A woman can tell you a story about almost every piece of jewelry she owns, every scarf, every pair of shoes! So gentlemen, if you've been wondering why a woman launches into the detailed personal "story of her life" at the drop of a hat, now you know. What are the marketing implications? Again, you'll see all kinds of applications in Chapter 9.

There are scholars who spend their entire careers examining, documenting, and explaining the implications of the differences in how men and women communicate. We've barely scratched the surface of the subject. With star point four, there's room to provide only the bare bones framework essential to understanding a great number of the marketing applications we'll cover. My guess is many of the women reading this will think that's just fine. *Come on. Let's get to the action steps!* For anyone serious about building your business with this huge and lucrative market, I urge you to continue your studies with the books listed as essential reading in Appendix C.

In Figure 4.9, you'll see a summary of the major variances we've just discussed regarding men's and women's communication styles and patterns. As with the topics covered by the other star points, this summary can provide a quick detailing of the main areas in which gender differences can influence marketing outcomes, a topic we'll address in greater depth in the chapters ahead.

Women's Values

How does gender culture connect to your product? It may be true that women value warm relationships more than men do, or value independence less—but what does that have to do with the price of tea in China or with selling more stereos or insurance policies? The

FIGURE 4.9 Star Point Four at a Glance

Men	Women
Key Points	Full Context
“Headlines”	“Complete article”
“Report talk”	“Rapport talk”
Establish status	Build connections
Connect through Competition—Rank	Connect through Affinity—Link
One-up	Same-same
One-down	Scoop
Put-down	Gift exchange
Facts and Features	Stories and Personal Details

answer is simple: To motivate and persuade people, you have to talk to them about things they care about, in terms that matter to them—what they cherish, what they’re proud of, what they enjoy, what they’re hoping to accomplish in life, and so on.

The four star points of gender culture allow us to pull apart and clarify four discrete points of difference between male and female culture—and wouldn’t it be convenient if human behavior would just align itself as neatly? But in real life, in real situations, people don’t operate on abstract principles. So as marketers, it’s our job to go to the next step: translate the concepts of gender culture into an understanding of women’s lives and values.

I’m closing this chapter with a summary of some of the key *values* women bring to their decision making, with emphasis on the ones that most differentiate them from men. It’s a broad topic, so we can’t go too deeply into any individual point and give it the thorough attention it deserves. Some of the values are what you would expect, some are unexpected, and some have simply been overlooked. But the list will be a useful tool for you to use in jump-starting your strategic and tactical thinking on innovative marketing approaches for the women’s market.

What Women Cherish

Warm, close relationships. The closer, the better. To women, personal ties are a good thing—in fact the best thing. Freedom is not nearly as important as friendship. Who cares if you can do anything you want; if nobody likes you, what's the point?

Girlfriends. Women's relationships with their close women friends are some of the most cherished elements in their lives. Yet, most marketers have barely begun to explore the possibilities to tap this insight for advertising and other marketing elements. Women are portrayed as individuals, which they are, of course, and as wives, mothers, and co-workers—all perfectly valid and rich with opportunity. But women in small groups, animated by lively conversation and laughter or warmed by caring concern, are a brave new world beckoning.

Men who are thoughtful, caring, and considerate. No, not men who are women; rather men who are men and then some. (You remember women's longer list, right?) Women long for a man who understands and empathizes with them, is proud of them for the things they take pride in, and "gets" the metamessages. You don't usually get a whole man like this, but occasionally you get moments—so women cherish the moments. The long-running "A Diamond Is Forever" campaign, with its unmistakable music and distinctive silhouette, does an excellent job portraying the kind of romantic moment that makes women swoon.

Children's accomplishments. This is under the "cherish" heading instead of "takes pride in," because the emotion women experience goes far beyond parental pride. As one of women's highest values, helping their children succeed and be happy engenders a feeling of love powerful enough to warm a village.

What Women Take Pride In

A warm, comfortable, and orderly home. Yes, women take pride in this. The key is to keep in mind that it's not the *only* thing they take pride in, current home care advertising notwithstanding. (I'm afraid I

actually laughed out loud in disbelief when I read a recent quote from a Fieldcrest Cannon executive commenting on a new ad campaign: “The ads recall a better era, when Mom had time to do the laundry and hang it on the line, days when we had time to enjoy ourselves.” Ah yes, the good old days before we had labor-saving appliances.²¹)

Appearance: Figure, clothes, jewelry, hairstyles, grooming, etc. As we saw early in this chapter, for most women (except for teenagers and 20-somethings), appearance is on the list, but not as the all-consuming obsession marketers seem to think it is. The other radical revelation, which I’ve seen reflected in only one or two advertising campaigns, is that looking good is not just about *luring men*. For younger women, maybe. But as many women have discovered to their chagrin, most men simply don’t notice elements like clothes, jewelry, and shoes. Not to worry—at least other women can appreciate good taste. And besides, accessories make such good compliment prompts!

Their own efforts to be caring, considerate, thoughtful, generous, and loyal. That cross-cultural survey we saw in the beginning of the chapter highlighted women’s identification of these traits with their “ideal self.”

Multi-tasking. As we said, men see no sense in multi-tasking as a way of getting things done. Because it doesn’t focus on “first things first,” men see it as an inefficient way to run their lives. But women feel they get a heck of a lot more done than men who tackle only one thing at a time, and they’re proud of being able to juggle a lot of balls at once—especially when they can manage to make it look easy.

Being needed. As opposed to men who feel a sense of power when they attain the autonomy to do whatever they want *unfettered by others*, women feel powerful when *others come to them for help*.

Making the world a better place. This is related to the previous motivation, but on a macro scale. As we saw in the survey earlier, this is women’s number one dream for themselves.

“Corporate halo.” Altruistic elements play a major role in women’s purchase contemplations. Beyond any product quality or sales or service considerations, a company’s “corporate halo”—its acts of social responsibility and community citizenship—mean a lot to women.

Recognition. Just because women don’t boast and push themselves forward doesn’t mean they don’t like being recognized and admired—for the right reasons, in the right way. Marketing messages that acknowledge women’s accomplishments are appreciated not only by the honoree, but also by the female audience, which feels that very often deserving women get passed over for these kinds of recognition.

What Women Enjoy or Care about More Than Men Do

Before we get started, in selecting the traits listed below, I based my choices on traits that distinguish women from men. Women also enjoy good food, a day at the beach, or a great movie, but if there are no relevant gender-based differences, I don’t discuss them here.

Being around other people. Women feel *good* about being in a group. Whereas men are often inclined to think of other people as a *drain* on their energy, women see others as a *source* of energy and go to other people whenever their reserves are low (the “tend and befriend” factor).

Collaborative interaction. Add to the pleasure of being around others the fun and satisfaction of collaborating on common goals for a project that is important to all of us, and you’ll show women a day in the life they’d like to live.

She wants it the way she wants it. Just because *you* don’t notice a given detail or don’t think it’s important, doesn’t mean she doesn’t. Just because you think it’s obvious that people prefer minimalist communication, doesn’t mean that’s for her.

Things Women Enjoy the Same as Men—But Are Sometimes Overlooked

Challenge and achievement. Women are as motivated as men by the challenge of achieving excellence. However, unlike men who care deeply about being a winner and defeating a loser, women frame their ambitions in terms of achieving their *personal best*. They take a great deal of pride in attaining excellence and surpassing their previous efforts; whether anyone else is surpassed is immaterial.

Working. Just like most men, the majority of women like their jobs. In fact, when asked, “If you were to get enough money to live as comfortably as you would like for the rest of your life, would you continue to work or would you stop working?” 68 percent of women said they would continue to work (as would 70 percent of men).²²

Things Women Don't Want/Don't Do/Don't Care About

Isolation, loneliness. Nobody wants isolation and loneliness. The point of calling out these factors for women is twofold: First, many psychologists believe feelings of isolation and loneliness are at the *top* of women's aversion list; even if men don't like loneliness, women don't like it more. Second, for women, freedom almost always takes a back seat to friendship. Many marketers who think they're expressing independence and self-sufficiency need to check their communications explicitly to make sure they're not casting shadows of solitude and distance.

Getting ahead of the Joneses. Many ad executions are platformed on the assumption that everyone wants to get ahead of everyone else—code word: *aspirational*. However, female gender culture is grounded in the idea of empathy, not envy. Women would rather be hanging out with the Joneses than scrambling to get ahead of them.

Gloating. I've seen a couple of women-targeted ads lately with a “gloating” theme—some of them over pretty trivial product benefits. I wonder if those advertisers know that to women, gloating doesn't

mean “rightful pride of the victor over the vanquished” but rather “mean, smug, and self-satisfied.”

Boasting, bragging, and swaggering: Women may be resigned to men’s self-reinforcing statements and carefulness to claim credit where credit is due, but they are quite uncomfortable with this behavior from themselves or from another woman. They may feel boastful inside, but strutting around shouting their virtues to the world is definitely not their style.

Facts and features. Women’s people-first orientation causes them to see life problems and purchasing solutions in terms of how they impact people; facts and features are strictly secondary. They don’t care nearly as much about your fund’s one-, three-, and five-year performance or its Morningstar rating as they do about whether this investment is going to be enough to send Jack and Emily off to the colleges of their choice.

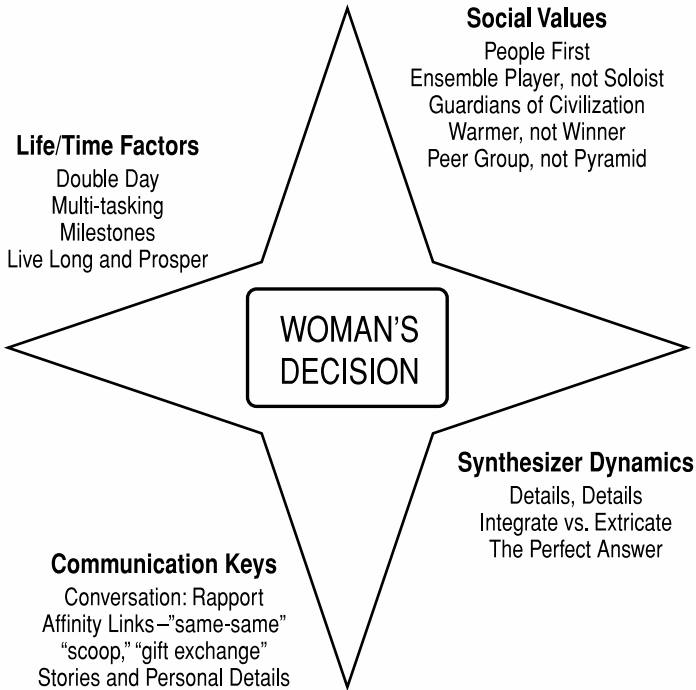
How the thing works. You can give women all the wonderful mechanical drawings and blueprints you want, just don’t get your hopes up that they will ever look at them. And frankly, you’d get a higher return putting the money into making sure the products are simplified and easier to work with in the first place.

What Women Expect or Are Open To That Men Don’t Want

Help, advice, and others’ opinions. Women don’t share men’s barriers to offers of assistance, and instead see advice as valuable, both for its immediate content and for the learning it provides for future reference.

Emotions. Whereas men regard self-revelation as “indecent exposure,” women look on positive emotional candor and expressiveness as natural and to be encouraged.

If there’s one key take-away from this chapter, it’s this: Women and men are not the same, and using the same marketing strategies to

FIGURE 4.10 The Star

reach them means at best a near miss. And a near miss is like *almost* making that sale: it doesn't line your pockets and doesn't send products flying off the shelves.

Because the concept of different male and female gender cultures is relatively new, as is the thinking about how to apply gender culture insights to marketing, men don't generally know women well enough to portray them the way women see themselves or the way they would like to be seen. As a default, women are portrayed as having the same drives and aspirations as men—to be perfect, slim and youthful, self-involved and self-sufficient, seeking status and excitement, in control at every minute. And that's *not* what women want—not most women, in any case.

Ironically, as we've seen, one of the things that women want most is a sense of belonging, a feeling of being understood. And that message is missing from most marketing communications. And as far as

women are concerned, until now that intent has seemed to be missing from most marketers.

The purpose of the GenderTrends™ Marketing Model is to give you an understanding of female gender culture and show you how to translate your insights into intelligent action. This chapter has focused on developing the gender understanding. Chapters 5 and 6 offer the “translator tools” and will show you how to apply your new gender savvy. The final part of the book outlines specific strategic and tactical implications for marketing, sales, and consumer communications.

Figure 4.10 brings together and illustrates the four star points we’ve discussed: Social Values, Life/Time Factors, Synthesizer Dynamics, and Communication Keys. In each of these four areas, women and men show significant differences. These differences influence the process and outcome of women’s purchasing decisions—which is the ultimate goal of this book and its readers.

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The Circle and the Compass

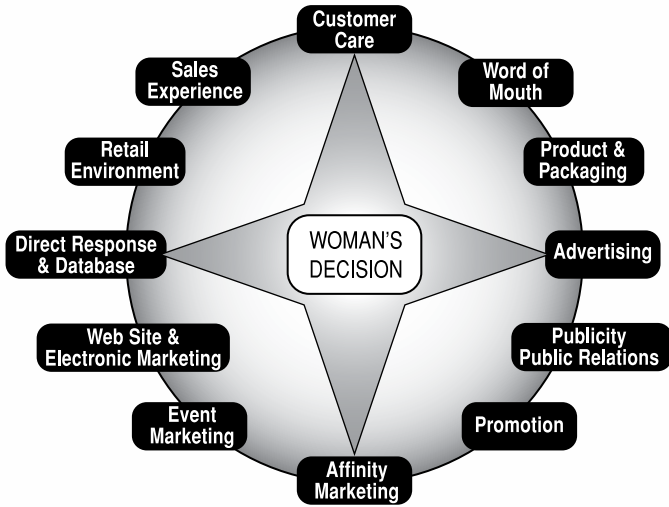
Response to Marketing Contacts

Bombarded by an arsenal of marketing contacts, women select, react, and respond differently to those contacts than men do. This chapter will identify the 12 marketing elements that companies use to communicate their offerings and persuade their consumers (*the Circle*), as well as demonstrate the basics of applying the gender culture insights of the last chapter to the marketing elements in your plan (*the Compass*). Actual recommendations and examples will be covered in Chapter 8, within the context of the consumer's purchase path.

As we previewed in Chapter 3, the core concept of the Gender-Trends™ Marketing Model is that each star point of female gender culture holds implications and insights for almost every element in your marketing mix. To visualize the idea, think of the Star spinning within the Circle to align each star point in turn with each of the keystone elements. (See Figure 5.1.)

Even in its simplest form—4 star points multiplied by 12 marketing elements—a systematic application of this process would yield almost 50 discussion topics. In fact, since each star point comprises *several* related insights, the model yields many more than 50 observations for you to consider as you design and execute your tactical plan. In my seminars and workshops, I can customize a workbook to the specific

FIGURE 5.1 Marketing Elements



industry and/or functional area I'm working with, which helps to focus the discussion on the applications most relevant to the participants. However, since readers of this book are from many different industries, and deal with many different functional areas, that's going to be a tad difficult.

To streamline the process, I'm going to select three areas—*advertising*, *product/packaging*, and *Web site/electronic marketing*—as sample applications to demonstrate how the star point insights interact with marketing elements. Given the space constraints, the notes must necessarily be abbreviated. But they will give you several concise examples of how to apply the model, so that you can do this yourself in the context of your own brand, consumer, industry, department, and marketing objectives.

For companies *organized by function* (such as product development, advertising, Web site/electronic marketing, and so on), I suggest that each department head set up a brainstorming session with eight to ten people familiar with the GenderTrends principles in this book. Going through each star point as it applies to their department will result in a deep understanding of their consumer and appreciation for how to reach her effectively. The limitation of this approach is that it's diffi-

cult to ensure that all of your company's diverse communications reach the consumer with "one look, one voice." With each department working separately, the insights will be deep but not broad. The "one look, one voice" philosophy across departments will strengthen your communications no matter how you define your target, but it's *especially* critical for women, who are so much more sensitive to context and specifics than their male counterparts.

In companies that have an alternative *brand-based organizational structure*, managers charged with guarding the brand identity generally have control of most of the communications elements that deliver this identity to the consumer. These companies, therefore, have a somewhat better shot at delivering a consistent point of view across the board to the customer in the marketplace. The downside to this approach is that applying all of the learnings and insights of this model to all 12 of the marketing elements will be a comprehensive process, requiring an extensive time commitment.

Advertising

Advertising is probably the easiest element to work with, because there are so *many* ways to apply gender culture principles. It would be overkill to try to cover them all, so here are a representative few to get you started.

Social Values

People first. Step away from the conventional "product as hero" perspective and focus on people as the axis in your advertising. The people may be product users, as in Volkswagen's "Drivers Wanted" campaign, or company representatives, such as Bill Ford for the Ford Motor Company or the late Dave Thomas for Wendy's. One of the best uses in recent years of an enthusiastic spokesperson is Dell's quirky teenager, Steven, who has brought a whole new sense of friendliness and accessibility into the high-tech world of computers. (This is quite a departure for the company that formerly used a print ad that showed a gigantic computer looming front and center with the headline, "Speed Freaks, Power Mongers and Show-offs—Your Computer is Ready.")

“Warmer” instead of “winner”:

- Avoid premises founded on command and control, going solo, status, defeating opponents, outranking others, making others jealous, being the top dog, and other qualities or values that don't connect for women. Fidelity Investments used to run a print ad showing a square-jawed, vigorous-looking older man on the phone with the headline, “Fundsnetwork. To a mutual funds investor, it's command central”—perfect for men, less resonant for women.
- Instead, seek positioning platforms that emphasize bringing people together; creating a sense of belonging and closeness; offering the opportunity to help other people; values like excellence through teamwork, consensus, and mentoring; and making the world a better place. Another print execution from Fidelity, you could almost say a “sister ad,” takes an approach women are likely to find more relevant and appealing. It shows a pleasant-looking woman, also on the phone, next to the headline, “New job? Call family, friends and Fidelity.” I like to present these two ads together in my seminars, because they are literally a side-by-side demonstration of the different approaches more likely to appeal to men and women.

Similarity instead of superiority:

- Feature people your target audience can identify with and relate to, attractive “normal” women rather than perfect “aspirational” women. Most women don't even want to be supermodels—honest! One brand that really knows women is Dove (soap and personal care products). Notice how their advertising portrays their users: natural beauty that reflects a sense of personal warmth, never the unattainable air-brushed perfection of most beauty care products.
- Recognize that women are not driven by an operative emotion of envy. They don't think, *When I get that product, she's going to be so jealous of me!* Instead, they operate from empathy, thinking, *I have that same problem—maybe I'll look into doing what she's doing.* A humorous ad that always gets a laugh in my presentations shows a two-basin kitchen sink, one side filled with dirty dishes, the other

holding an adorable baby awaiting a bath. The headline asks wryly, “What are you doing to save time?” Maybe you have to see it to get it; all I can tell you is so far, every woman I’ve ever shown it to relates to it instantly—and it always cracks her up.

“*Corporate halo.*” Let your consumer know about your good corporate citizenship, the good works done by your foundation, your donations to those in need, your support of the arts, or environmental causes. BP (British Petroleum) has devoted several executions in the campaign to introduce its new gas station branding to messages like their commitment to reduce global warming gases.

Life/Time Factors

The double day. Acknowledge women’s multiple roles in a positive way. Don’t portray women as harried, frenzied, and at the end of their ropes; instead, show them realistically as busy, yet handling the chaos with confidence and a sense of humor.

Milestones. Tap into her mindset at a time when you know what’s uppermost on her mind. Use milestone-specific media—wedding Web sites to reach engaged women, for example. And tailor your creative strategies with an event-relevant hook.

Longer lives. Recognize that older women are rapidly having a much greater influence on demographics today. Embrace them in your advertising—but do so *in the right way*: This is prime time, not the golden years. Older women are energetic, active, very often single after the age of 65, and more confident, outspoken, and free of family responsibility than in their youth. One PaineWebber ad that does a great job reaching out to this affluent audience shows a woman, probably in her late 50s, sitting outside with her 30-something daughter to her left. The headline says, “You’re psyched about the future. You’re full of new ideas. You’re looking to start a business. You’re the one on the right.” What a welcome acknowledgment of that audience’s oft-overlooked vitality and aspirations!

Synthesizer Dynamics

Details, details. Provide plenty of specific information in various long-format media. Although credit card companies like MasterCard and American Express focus their TV ads on a single benefit, they always back them up with detailed newspaper ads and fairly lengthy direct-mail contacts.

Integrate versus extricate.

The big picture. To make a decision, she'll want more than the bare bones that a man would call the big picture; she'll want a comprehensive grasp of the product, with options and contingencies, within the context of its intended usage.

Immersion. Instead of assuming that superclean, streamlined copy and visuals are by definition the best way to engage and motivate her, consider and test richer, more-involving executions. In contrast to the car ad I described earlier with the three quick hits on horsepower, torque, and bragging rights, I often show a Ford ad focused on the company's environmental/recycling story. Those who espouse the "clean visuals" school of thought would say the ad's a mess: it's a two-page spread, and scattered across some sort of textured background are numerous little "vignettes," like a few soda-bottle caps with a slip of paper saying, "The two-liter bottles we recycle each year would fill a 100-acre lake." On the right is a short, informal "from the desk of" memo from a woman named Audrey White, outlining a few of Ford's environmental efforts. There's a little wallet photo of her too; she looks like a nice person, someone I can relate to.

There's more, but already you can see that the ad gives readers a lot to work with. There are plenty of little points of entry into the ad, and they pull you in and move you around the page without your even realizing how completely and agreeably you've been engaged in the process of educating yourself on the company's message. I think this "immersion" approach to advertising may well be more successful in reaching and persuading women than the conventional "clean hit" headline and single visual most of us have been taught to strive for.

The Perfect Answer. She has a longer list, and the top benefits are a given: the price of entry. Make sure you dig out the differentiating factors and get them across. While ads for other cell-phone companies were still duking it out with each other over who had the better technology and features, Nokia, taking their point-of-difference insight a step further, extended the line of colors for their faceplates and started running whimsical ads showing their phone as a fashion accessory. It worked!

Communication Keys

Personalize the communications. Use anecdotes and personal details to introduce a person or convey a situation or highlight a set of values your female audience can identify with. Use everyday language; stay away from corporate-speak and abstractions. Instead, use a lot of first-person and second-person language. One of my very favorite campaigns of recent years is for Citibank. Among their many wonderful print ads is one that shows a woman among a group of female friends (the girlfriend factor). The copy, laid out very much like a poem, says: “Money can’t love you back. Not to say you shouldn’t make the most of it. You should. That’s why we provide tools like online banking and free financial checkups. Just don’t forget to amass a fortune—in friends. Save money. Hoard friends. Citibank—Live richly.”

Focus on human benefits, not facts and features. Even the most high-tech, rational product translates into human situations with human benefits. Facts and features may be important to the final sale, but that won’t be relevant to your brand unless you capture a woman’s attention favorably first.

Show some emotion. Showing that somebody cares one way or another is always going to be more powerful—and memorable—to women than a sterile, high-tech presentation. A Hertz flier I got recently in my Mileage Plus mailer had a wonderful, warm visual of a woman’s delighted reaction to some news from her husband: “He just told her they’re going to Paris. What will you do with your double miles?” Not

a real breakthrough message—it's the visual that adds interest and excitement to the story.

Web Site/Electronic Marketing

Web site and electronic marketing derive many of the same implications from gender culture as advertising—and then some. The medium warrants special consideration when marketing to women, because a number of its benefits are directly aligned with the tenets of female lifestyle and culture.

It's perhaps hard to remember that as recently as 1998, pundits were saying that the Internet was basically a man's medium; at the time, it was high-tech and not particularly user-friendly. True to form, women didn't jump in until the novelty had developed into something useful. Forrester and Jupitermedia seemed a little surprised when, by 2000, women comprised 51 percent of online users. I predict that women will evolve fairly rapidly into a 60 to 65 percent majority of online users, accounting for perhaps 70 to 75 percent of the online *spending*. The "Five Cs" that make the Net a *woman's* medium are:

The Five Cs Connecting Women and the Internet

1. **Communication**—E-mail makes it easier than letters or even the phone to keep those connections active.
2. **Content**—As voracious information seekers, women see the Net as a godsend. Count on them spending lots of time online researching questions on the myriad topics that matter to them—including seeking out product information.
3. **Commerce**—The most likely scenario is that women's share of online spending will rise fairly quickly to approximate their share of offline spending, currently 80 percent.
4. **Convenience**—Communication, content, and shopping are all available to her in her pajamas after the kids have gone to bed. What could be easier?
5. **Community**—In some ways, chat groups are even better than an "old-fashioned" neighborhood: everyone in a chat room is fascinated with *exactly* the same thing you're passionate about. If

you're into silk-screening gingko leaves on T-shirts, for example, you're not likely to find many fellow enthusiasts on your block, maybe not even in your state, but I bet they're out there in the e-world somewhere.

GenderTrends Genius: Andrea Learned

Creative Director, Chief Cultural Observer, Reach Women <www.reachwomen.com>

Technology Comfort in e-Marketing

In order to reach women online, through your Web site and beyond, it is crucial to keep their varying degrees of comfort with technology in mind. When you examine female consumers' online behavior, it will be functionality, not flash and dazzle, that gain their trust.

For example, "newbie" female Internet users most often head online with the help of a service like AOL in order to dabble in e-mailing. In the meantime, more savvy female users are likely to be shopping, taking Webinars, and managing their bank accounts on the Web, in addition to e-mailing.

It's not that all women aren't interested in learning to download files or take Webinars, it's that their "why bother" factor may well kick in. The solution: Recognize the differences in online comfort for women and build entry points at varying levels of technical sophistication.

For more information on how to do this, see page 224.

Women are crossing the threshold of cyberspace at a rapid pace, but so far, once inside they're not wild about the décor. Many marketers do not yet realize this and are still leaving their Web design in the hands of young male programmers. These guys may eat megabytes and breathe gigahertz, but they're not well versed in how women shop the Net—which is the opposite of how they shop bricks and mortar, incidentally! If the online construction crews don't understand which site features women value and which ones just frustrate them, now would be a good time to get them up to speed on gender culture, because they are just about to experience a tidal wave of increased female usage.

In addition to the thought-starters provided above for advertising, here are a couple of additional ideas specific to Web site and electronic marketing:

Life/Time Factors

Milestones. Sponsor the sites women go to for help at the time of a major milestone. Or get her permission to send her an e-mail. If you can relate your product to a solution she's looking for, she'll be happy to link directly to your site for more information.

Synthesizer Dynamics

Details, details. Women buy most of the stuff, and women notice details. Who could be better qualified to serve as your R&D advisory board? Deliver surveys on your site, on your partners' sites, or via e-mails asking women in your target audience for input on your product and/or service.

Context. For those who sell directly off the Net, leverage its interactive capabilities to suggest related products while she's shopping—cross-selling and up-selling via the “buy an outfit instead of an item” theory of shopping. Peapod, an online grocery delivery service, is a master at this: no sooner do you click on hot dogs than electronic coupons pop up suggesting buns, mustard, relish, and napkins.

The Perfect Answer. Another potential use of your Web site's interactive capabilities is to help shortcut her search for the Perfect Answer. By providing plenty of information and supporting it with links to third-party sources commenting favorably on your product (online magazine articles, etc.), you can help accelerate the “due diligence” phase and keep her within your brand's framework while she's doing it. (More on this in the next chapter.)

From the *advertising* and *Web site* examples above, it should start to become at least superficially evident how to use the model to tailor your plan for women. Since about half of the marketing elements are straight communications tools, many of the gender culture implications for one element will also have applications to the others. But *each* element, of course, also has its own unique characteristics, and many of these can be enhanced through gender-specific insights as well.

Product and Packaging

While “woman-specific” products are rarely necessary—and usually not even advisable—there are definite opportunities to enhance female-friendly features before your competition gets to them.

I chose product and packaging as my last “sample” category, because, in addition to gender culture factors, there are a few other considerations you should look at that didn’t make it onto the star, because they affect only one or two of the marketing elements.

Social Values

Displaying status. Status displays are not encouraged in female gender culture, where peer-to-peer linkings are preferred to pyramid rankings. So when you’re tailoring your products for women—a cell phone, for example—think “tool,” not “cool.” Save money on the fancy features and put it into warranties, guarantees, and hotlines.

Corporate halo. Women are more likely than men to change brands based on environmental concerns. Make certain your product and your packaging are as environmentally friendly as you can make them—and be sure to communicate that on the package itself. One pet peeve I’ve heard several women talk about is software packaging. What you take home from the store is a glossy, heavy-duty cardboard box about 12 inches square and 2 inches deep. What you’re left with when you retrieve the actual product is a slim CD-ROM—and about a pound of cardboard you have to cram into the recycling bin. As a marketer, I understand the manufacturer is going for shelf impact, but to women, it just seems wasteful. Music CDs don’t need all that extra packaging, women say, so why does software?

Life/Time Factors

Milestones. These life event transitions are often momentous enough that consumers want to commemorate them in the products they choose. What about a financial services “wedding package” that includes joint checking and savings accounts and a CD that sets aside all

the cash gifts from the happy day to grow in value and mature on the couple's 20th anniversary? Or perhaps a "celebrating our retirement" SUV outfitted for a combination of comfort (leather seats), exploration (global positioning maps), and reliability (run-flat tires) might catch a woman's eye while she's doing research on where she wants to retire?

Synthesizer Dynamics

Integration. Seek opportunities to create "suites" or "collections" of related products that can be sold together: a collection of family room consumer electronics components designed by Michael Graves, for example; or a home office desk set of coordinated computer, peripherals, phone, and recharger stands for PDA and cell phone.

The Perfect Answer. Whenever practical, present the answers to as many of the consumer's "due diligence" concerns as possible on the package: perhaps a comparison of your product and the category's two leading competitors—highlighting your product's advantages, of course.

Other Factors

In addition to the gender culture factors that make up the Star, the product and packaging element should take a number of additional points into consideration.

Physical size and strength. A woman may choose a Jeep Cherokee over the competitive brands, because it was the only one whose hatch she can easily flip open.

Sensory sensitivities. Women are going to be more put off than men by anything overly rough, sharp, smelly, or loud. They'll be more attracted, meanwhile, to pleasing styling, textures, sounds, smells, etc. Seek opportunities for sensory enhancement of your product, even if it's only secondary to the product's prime function. Computer accessory manufacturers are making good use of this when they design pack-

aging for their mouse pads and fabric-wrapped gel wrist rests. Have you noticed how more of them are starting to build “touch here” openings into their cardboard and plastic outer packaging? Retailers also put this principle to good use: Did you know that some cookie shops vent their ovens toward the front of the shop rather than the back (where most kitchen odors go), because they’re counting on the aromas wafting out to bring passers-by in?

Storage. As manager of the household, decisions and responsibility for product storage usually fall on the woman. Make sure you check your package dimensions and bulk for easy lifting and “fit.” And another thing: Have home appliance manufacturers visited any homes with children lately? Do any of these engineers or executives have *teen-agers* in the house? If these engineers and executives were the ones who did the grocery shopping, cooking, and dishes for the home crew, day in and day out, they would understand that larger appliance options—more refrigerator space, more freezer space, more room in the dishwasher—could reduce the number of shopping trips and load/unload cycles someone, usually mom, has to do every day. Home building is a sophisticated industry these days. There’s got to be a way manufacturers and contractors can figure out how to incorporate the woman’s lifestyle and preference into their designs and plans.

Instruction sheets and manuals. As we saw in Chapter 2, women find the inner workings of various technical/mechanical products neither fascinating nor particularly understandable. As far as most women can tell, there’s hardly a manufacturer on the planet who has put one moment’s thought into reducing women’s frustrations in this area, except for maybe Xerox and one or two of the other office copier makers. Many of these now come with interactive control panels that walk you through the settings and steps you need to operate some of the machine’s more advanced features. Lower-tech versions have pull-up, laminated troubleshooting booklets secured into a pocket on the front panel, so they won’t go “walking off” under someone’s stack of papers. Why couldn’t VCR manufacturers apply a couple of ideas like that? Would women be willing to pay a little more? You bet they would. It sure beats not being able to operate the machine at all and having to beg your seven-year-old son for help!

Guarantees, warranties, and support hot lines. Studies from several different industries, including cars and computers, have revealed a pattern of women's greater concern with "back-end" product elements that will ensure satisfactory resolution if the product gives women any problems. In fact, a recent Condé Nast/Intelligence study of computer purchasing criteria found that the two *most* important qualities in women's purchase decisions were warranties and the manufacturer's support and service reputation.¹ By overcoming most women's risk reluctance, offering 100 percent guarantees is likely to win you much more in sales than it will ever cost you in redemptions.

The "samples" above illustrate how to apply the gender insights of the Star to the marketing elements of the Circle, with the ultimate goal of affecting the woman consumer's purchase decision. Let's combine these two concepts into the GenderTrends Compass and take it through the stages of the Spiral Path, which represents women's decision-making process. On this path, you'll see that men and women continue to diverge, which generates some additional implications for how you market to them. Then, having completed the third component of the GenderTrends™ Marketing Model, you'll be ready to start applying it to enhance every aspect of your marketing plan.

The Spiral Path

How Women Make Purchase Decisions

Gender culture affects a woman during every moment of her life. What *you* care about, though, are the moments when she is thinking about *your* product—or your competitor’s product, heaven forbid—because those are the moments you’re trying to influence. The final component of the GenderTrends™ Marketing Model, the Spiral Path, captures the way in which her purchase decision process differs from that of the boy next door.

To start with, let’s simplify the consumer’s purchase path by illustrating it in four stages:

1. *Activation.* The consumer enters the market for the kind of product or service you sell.
2. *Nomination.* She forms an idea of the brands she plans to check out during her search.
3. *Investigation and Decision.* She checks out the brands by scanning ads, reading articles, visiting Web sites, going to the store or showroom, handling the merchandise, kicking the tires, talking to the salespeople, and more.

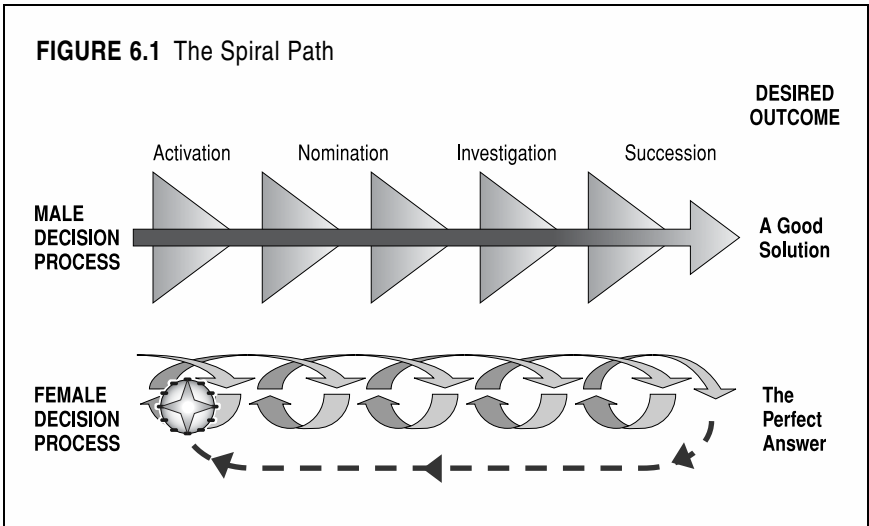
4. *Succession.* Now a happy customer, she returns to your brand for subsequent purchases, and in the meantime, recommends your product or service to everyone she knows.

In Chapter 8, I'll go through this four-stage decision process step-by-step and present the most actionable strategic and tactical approaches for each stage. For now, though, I'm just going to focus on what makes women's decision process substantially different from men's.

From start to finish, women and men seek, search, and research differently. In GenderTrends terms, not only is the Compass different (i.e., gender culture and reactions to marketing elements), but the path the Compass travels, the decision purchase process, is different as well. There are four key disparities in how women and men advance through their purchase path:

1. Women start the process differently—asking around.
2. Women pursue a different outcome—the Perfect Answer.
3. Women seek more information and investigate more options—the Spiral Path.
4. Women's influence on your sales success doesn't end with her purchase—the Repetition stage.

Figure 6.1 represents the Spiral Path, the more complex and detailed decision-making process women go through before making a purchase. With just a glance at the graphic, you can see that men's decision-making process is linear: men tend to move straight through the stages involved in decision making without detours or tangential moves, seeking a good solution as their end goal. Women, on the other hand, tend to advance toward a decision in a series of cycles, often looping back to an earlier stage of the process as they reconsider previous decision factors and integrate new information, seeking the Perfect Answer.



Asking Around: Women Start the Purchase Decision Process Differently

We saw in Chapter 4 that one key gender difference is the way that men and women feel about asking for help. Women are fine with not knowing everything, whereas men feel that puts them at an uncomfortable disadvantage and jeopardizes their place in the “rankings.” Consequently, when women start up a search for a big-ticket product or service, instead of arming themselves as men do with plenty of knowledge (ads, ratings, Web site reading, etc.) before talking to anyone else about the issue, they ask a lot of *people* for input instead. Not only do they get the benefit of others’ experience and opinions by doing so, but they also see the inquiry as a relationship-building gesture. What says “you matter to me” better than asking someone for their wisdom and insight?

Women look for opinions and insights from sales staff as well as from people they know. In line with their greater orientation toward people, women are often more interested in getting their information from *people*, whereas men prefer to get it *from impersonal sources* such as written material, instructional videos, computer screens, and the like.

In a case study reported by Paco Underhill in his book *Why We Buy*, male customers were observed coming into Sprint Cellular's retail stores, perusing the phone models and brochures, and leaving the store without speaking to anyone. When men came back, they were ready to sign up for service. Women customers, however, walked right past the wall of phones and brochures to the sales desk in the back of the store and wanted detailed interaction with the staffers to answer their questions.¹

The male search tends to emphasize the *facts and features* of the product or service under consideration. Men are more interested in the *things and theorems* of a purchase to begin with, and facts and features are exactly the type of social currency men like to exchange with each other. Conversely, the input sought by women includes a more contextual and impressionistic gestalt of other elements as well, such as their friends' and advisors' opinions as to whether a featured detail matters or not, a reaction to a selling environment or salesperson, or a general observation about company reputation.

The Perfect Answer: Women Pursue a Different Outcome

When embarking on a new purchase, men go looking for a good solution, whereas women set out to find the Perfect Answer.

We started this discussion in Chapter 4, but there are a couple of additional points to add in the context of the shopping process: how she thinks about what she's looking for and the "due diligence" process it takes to decide when she's found it.

As you may recall, the gender principle at work here is one of the Synthesizer Dynamics: single-minded focus versus multi-minded integration. Men define the product or service they want in terms of the features that are most important to them, formulating a short, focused list of key decision criteria and then finding a solution that meets those criteria. When they find the solution, they buy—they're *done*. Women, on the other hand, start with a more generalized sense of the situation they want to address, factor in additional considerations as they move through the decision process, and keep exploring options until they are satisfied that they have found not just a workable solution, but the

best possible answer. In shorthand: Men are buyers, whereas women are shoppers.

Let's say a man needs a pair of black slacks. He'll define his goal up front in terms of a short list of concrete key criteria: pleated, cuffed, costs less than \$100. Off he goes to wherever he usually buys his clothes, and he makes a beeline for the slacks section. He may find what he wants right away—great: he'll buy it, turn around, go home, and watch the game. Or, he may find that the store doesn't carry exactly what he wants—maybe the slacks are pleated but not cuffed. Nine times out of ten, he'll decide that cuffs aren't all that important when weighed against having to visit another store. So, he'll buy the uncuffed slacks and go home and watch the game. Hey—a guy has to have his priorities!

With a woman, it's a different story. When she wants a pair of black slacks, she thinks context: *I want black slacks to wear to the office party Friday afternoon.* In other words, she doesn't define her goal by *product features* but by *end use*. When she gets to the store, she looks at the black slacks and gauges how they measure up to that use. She may even try on a couple of pairs that would be just fine for Friday. As she's considering which pair to buy, other considerations start to creep in. Are they dressy enough to wear on more formal occasions? How likely are they to wrinkle when she travels? Do they need to be dry cleaned, or can she wash and iron them at home? In other words, instead of discarding criteria, she is more likely to be adding them.

Now she's got a problem: if the slacks don't meet *all* the criteria she's raised, they're obviously not the Perfect Answer. And why should she settle for a partial solution when the perfect slacks might be just a few stores away in the mall? Better to take a look, because "ya never know." Well, it's true! Maybe they have the slacks that go with the black jacket she bought last month, or maybe there's a great sale at the other store. How will she know unless she looks?

In every presentation I give about the path women take to reach a decision, by this point, most of the women are nodding their heads and smiling wryly in recognition, while most of the men are shaking their heads in disbelief. The numbers support what I'm telling you, too: 61 percent of women say that when making a clothing purchase they visit *several* different stores before deciding what to buy.²

The point, fellow marketers, is that women are very rarely going to buy early in the decision process. In the Sprint Cellular case cited earlier, while men were ready to buy in two visits to the store, with women, it averaged three. Women's search for perfection renders them reluctant to buy until all possible options have been explored. The marketer's challenge is to overcome this decision reluctance by assuring them that they have indeed found the Perfect Answer.

Oddly enough, it appears as though men's and women's clicks-and-portals shopping patterns are the inverse of their bricks-and-mortar habits. In the online environment, it's women who stick to the list, go for the goal, and get out, while men tend to take a little more time to browse around. Maybe it's because there aren't any interfering salespeople asking, "Can I help you?" (as if a real man needs or wants any help!).

The Spiral Path: Women Seek More Information and Investigate More Options

The search for the Perfect Answer is the main reason the woman's purchase path is shown as a spiral instead of a linear progression like a man's. As she continues to get more information from her research, and to welcome additional input from others throughout the decision process, she often loops back to previous stages in the purchase path. Maybe she thought she wanted to buy a car, but now she realizes a minivan would better suit her needs—back to Stage I, Activation. Perhaps she picked two brands of phone service she was interested in learning more about; then a neighbor raves about her new service and she decides to add or substitute that brand—back to Stage II, Nomination. Or she might make it all the way to Stage III, Investigation and Decision, and walk into a computer store with three specific laptop models in mind—and see a brand she's never heard of before. No problem—let's add it into the mix, as long as we're here.

Men, meanwhile, are looking to *eliminate* options, not add them. Going back and reconsidering decisions that have already been made is off-strategy. Worse, it's moving *backward*, not forward toward the goal.

Women figure they're bound to learn stuff along the way in any process; just because *they didn't know everything* when they started shouldn't keep them from being open to better options as they find them.

Each gender is baffled by the other's behavior: To women, men may look mule-headed as they stick tenaciously to their original path even after an obviously better alternative appears. To men, women are indecisive—or “fickle,” as they say—because they seem to change their definition of what they want and act unwilling to make up their minds and close the discussion.

When you consider the fact that she's got a longer list of criteria in the first place, and add in all this rethinking and looping back, it's not surprising that a woman's decision process takes considerably longer than a man's. Case in point: One study found that women spend *40 percent more time researching* a mutual fund before they invest.³ While men see this depth of research as unnecessary overkill, women view it as due diligence, what any responsible person should do. To arrive at a decision, women have to be sure they have gathered enough information to know everything that's out there.

Succession: Women's Influence on Your Sales Success Doesn't End with Their Purchases

Marketers' consideration of a woman's purchase path should not stop at the purchase. Because women do so much more due diligence up front, several “side-effects” occur as a result. Two postpurchase considerations—sharing the wealth and loyalty over the long haul—have a tremendous impact on her customer value to the marketer.

Referrals: Sharing the Wealth

Word of mouth plays a greater role in many more decisions for women than it does for men. Not only are women more likely than men to *ask* for opinions from friends, family, coworkers, and others, but they are also more likely to *volunteer* both good and bad purchase experiences with this same circle of people. Because they've done more homework up front, they feel more confident recommending

their choices to friends and others. Consequently, what a woman does in the Repetition stage of the purchase path can have a tremendous impact on a huge number of people.

Loyalty over the Long Haul: Trust Is a Many-Splendored Thing

Women also have more *personal loyalty* once they have established rapport with a salesperson. Part of what weighs into her decision is a guilty, wincing feeling if she awards her business to someone else after establishing an initial connection with a salesperson who has served her well. So, even if a competitor has a slightly better product or service, this connection will prevent her from defecting until and unless the competitor's advantages are really overwhelming. Compared to men, who tend to weight the product a little higher and the personal connection a little lower, women are more loyal and less likely to defect.

Streamlining Subsequent Interactions

If it's the kind of relationship that involves regular contact (e.g., a financial advisor), assuming all goes the way it should, women will become increasingly comfortable relying on the advisor's recommendations without nearly as much due diligence involved in each transaction. Once she gets experience with the salesperson's competency and develops confidence that he or she is truly acting in her best interests and not just trying to sell more product, she becomes more open than a male customer to the consultant's advice and recommendations.

As we saw in Chapter 4, whereas men resist being influenced by others, seeing it as compromising their autonomy and framing them as One-down, women actually seek out advice and welcome the opportunity to learn from someone with greater expertise. This streamlines the decision process for subsequent purchases; she trusts the person she has selected as advisor, realizing that the advisor knows more than she does, and relieving her of the need to do all the research herself. She can shift the duty of due diligence onto the advisor—who therefore brings her the Perfect Answer instead of requiring her to find it

for herself. This means fewer hoops to jump through and fewer loops to recycle.

In short, for the initial decision, women will often invest more time and undertake a more comprehensive process than men, as they seek to qualify both the product or service and the seller. For subsequent decisions, the emphasis is often reversed, with women relying more on personal trust, whereas men continue to do more of the product/service assessment on their own.

Marketing/Sales Implications of Women's Different Decision Process

We've discussed a number of the sales and marketing implications of gender differences in male and female decision-making paths. Let's close the chapter with a summary of what marketers need to do in order to gain the fullest advantage from these differences.

First, it's essential to *leverage word-of-mouth tactics*. Word of mouth is frequently how women begin their purchasing process (in the Nomination stage), and it's also how they pass along their findings to others (in the Repetition stage).

Second, *provide plenty of information*. The more information you make accessible to her, the more you prime her with what she needs to make a decision. Through communications material, such as printed information, Web sites, collateral media, and retail merchandising, you can appeal on multiple levels—a strategy to which women respond well. You can also provide a great deal of information through a well-trained sales force that understands and respects how much information women frequently already have when they reach the sales floor due to advance data gathering.

Third, *use tactics that overcome decision reluctance as a woman tries for the Perfect Answer*. Do the comparison shopping for her by finding out what her needs are and by presenting three options with pros and cons of each. Emphasize the benefits of making a decision *now*, one that can be fine-tuned later by adding a warranty, as an example, or options that can be purchased separately.

Finally, *prepare salespeople for the reality that the initial selling process will take longer* with women customers—and that it’s well worth it to hang in there because of the greater payoff in repeat business and referrals.

The Ultimate Outcome: Spiraling to Success

The GenderTrends™ Marketing Model shows a woman’s purchase decision process as a spiral for a specific reason. A man will proceed fairly linearly from one stage of the decision process to the next. A woman, however, is open to more information and input at every stage of decision making and purchasing, often circling back to previous stages in the process. This is all about women’s search for the Perfect Answer—good enough and even “just right” *aren’t* perfect. *Perfect* is the goal when women are holding the purse strings and calling the shots. Remembering this will take you a long way toward assessing your market accurately and strategizing the best ways to get to that market, which is where we’re headed now.

In the competitive race to marketing success, the choices you make are all about winning, keeping, and increasing your market share, so lace up your running shoes, get out on the track, and be on your mark. Part III will introduce specific strategies for turning what you’ve learned into action steps to marketing success.

P A R T

III

Practical
Applications

Strategies and Tactics

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On Your Mark

Market Assessment

A View of What's Ahead

Now that we have examined the strength and scope of the women's market and the differences between men and women, as well as the implications of those differences as illustrated by the GenderTrends™ Marketing Model, the material will come together in a new and powerful way. In Part III, the value of the model we've just examined will become apparent, illuminating the entire process of marketing to women as we *apply the model* to actual examples from marketing. With a clear sense of the high impact and untapped potential of the women's market and a detailed understanding of the woman consumer, Part III will explore how to translate these insights into intelligent action and impressive results.

Chapter 7, on market assessment, leads you through the disciplines of market analysis, consumer research, and measurement requirements, with an eye on what needs to change when you're talking about the women's market.

Chapter 8, on tactical planning, shows you how to put together your marketing plan and tailor it to your objectives, depending on which

stage of the consumer's decision process you have chosen as your focal point.

Chapter 9, on communications that connect, gives you key considerations to review as you are signing off on recommendations for media buys or communications materials, including packaging, broadcast or print advertising, brochures, merchandising materials, on-site event signage, and Web site.

Chapter 10, on face-to-face sales and service, lays out essential elements of the interpersonal parts of the process, with special emphasis on providing your sales force with the insights and ideas they need to build their business with this lucrative market.

Chapter 11 closes the book with summary notes that you can use to brief your CEO so that he or she can get behind your marketing-to-women plans and help you boost the resulting initiatives into overdrive.

By the time you finish reading Part III, which begins here with Chapter 7, you'll not only have the full complement of information you need to embark on an effective program of marketing to women, you'll also have seen it in action. Let's get to the action, then, by applying the model step-by-step to existing opportunities and real-life examples.

In order to assess your market and strategize about how best to reach that market, there are three primary areas you need to consider:

- *Find your market.* Define the business case and locate the holes in the competition.
- *Understand your consumer.* Conduct the research that will give you the insights you need to create and articulate your brand's most powerful positioning.
- *Measure your impact.* Find out for a fact what's working and what isn't.

Finding Your Market

Defining the Business Case: *Cherchez la Femme!*

"*Cherchez la femme*" means "seek out the woman." It's pretty easy to find women. They're all over the place. In fact, there are too many of them—from a marketer's point of view, I mean. But as I pointed out in the Introduction, it is remarkable how many marketers manage

to overlook this huge population as they're casting about for new opportunities. You haven't—that's why you're reading this book. So, let's talk about what you need to do to bring the rest of the organization onboard.

The two fundamental questions you'll need to address in preparing your business case for marketing to women are: "Why women?" and "Which women?" Your mission (and your challenge) is to marshal the troops and prod them out of their comfort zone. It may not be easy, but it will definitely be worth it.

Why Women?

Find out the facts. As I've noted earlier, historically, it has been men who bought the big-ticket items. Cars, computers, and hi-fi components have always seemed to hold more fascination for men than women—"It's a guy thing." Women don't talk about these categories much, because they don't *care* about them the same way men do. You don't find *Cosmo* and *Redbook* full of articles on these topics; and I'll bet that women are a pretty low percentage of the subscriber bases of *Road & Track* and *Wired*. My guess is that, like most marketers, many big-ticket marketing managers base their assessment of "best prospects" on a certain amount of gut feeling: It's obvious who the real enthusiasts are (granted), so it's "obvious" who should be the target audience for the company's marketing efforts (Whoa! Not so!).

Just because women don't make a hobby of these products doesn't mean they don't buy them. As we saw in Chapter 1, *women are the majority buyers* in many unexpected areas, including, I might note, new cars and computers—two of men's biggest enthusiasms! Once you've done the analysis, the only thing that's "obvious" is that you need to change your marketing approach for a large segment of your buyer base. For men, a purchase in one of these categories is *fun*; for women, it's *functional*. Two completely different mindsets—two completely different marketing appeals.

Figure out your share among women. Compare it to your share among men. If your brand has the same share among women as it does among men, that just means no one else in the category is doing anything ei-

ther. (Otherwise, *they'd* have a higher share among women than among men, and because they'd be taking it from you, you'd be scrambling to catch up.)

With so few companies doing serious marketing to women, any company that exerts itself enough to make a determined effort can expect to capture a disproportionate share of the women's market. It's hardly news to you that these days, most categories are fiercely competitive: two or three companies dominate the category, and attracting an incremental share point or two is a major marketing triumph. It's much easier to attract incremental share among women simply because nobody else is trying to!

Think about it: Suppose you are a French manufacturer, with a French brand of widgets (except they're pronounced "we-ZHAY"), and your market research revealed, much to your surprise, that 60 percent of all widgets sold in France were being bought by people who spoke primarily Korean. Up to that point, all the marketing communications in the category—from you and your competitors—had been delivered solely in French. What do you think would happen if one of the two or three major players in the category suddenly converted most of their marketing effort into Korean? (Remember, this is the language spoken by the *majority* of the buyer base.) That brand would gain a sudden and significant share advantage, don't you think? Because *for the first time* somebody is talking to them in their language—they *understand* what you're saying.

That's a mighty close analogy to the current situation with the women's market: You'd be surprised how much of your sales are to women customers; and neither you nor your competitors have been speaking to them in their language. *You'd be surprised*, because it's just never occurred to most companies to look at their market opportunity by gender. And *you delivered all the marketing communications in French*, because you speak French and you assumed everyone else did, too.

Someone asked notorious bank robber Willie Sutton why he robbed banks. Puzzled by the question, he answered, "Because that's where the money is." The next time someone asks you "Why women?" the same answer will work for you just as well.

Which Women?

Vary the segmentation variables. I can't tell you who to target, obviously; that depends on your product and your marketing objectives. If you're in the car business, are you selling Mercedes or Hyundais? Sports cars or minivans? If you market health care, do you represent the maternity ward or the cardiology department?

However, there are two segmentation variables that, if you've been accustomed to marketing mostly to men, may not be on your radar screen: marriage and kids. When's the last time (or the first time, for that matter) anyone ever segmented the men's market by married/single or kids/no kids at home? Probably never. But for women, these two criteria make an enormous difference, as we saw in Chapter 4 under "Milestone Marketing." Each time a new person enters a woman's household, it expands the "clan" in her head, her day-to-day workload, and the people she assumes planning responsibility for—all of which affect her buying decisions.

On the other hand, there is another variable I frequently see used to segment the women's market that I think may *not* be particularly productive: working/nonworking. The new nomenclature for "nonworking" is "women who don't work *outside the home*"—the point being to clarify that all women are working women, just working at different locations. Although articles in the media for years have reported on "the mommy wars," an alleged animosity between women who work at home and women who work somewhere else, I've never seen a single skirmish, and neither have any of my friends. I think it's because both "segments" of women recognize that each is working hard, making her own contribution in her own way, encountering stress from different sources, but still coping. There's just not that much difference between them. From a marketing point of view, the distinction will still make sense in some categories, but in others, different segmentation variables will yield far more insight.

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Financial Services: Focusing on the Woman Investor

Women are investing more today than ever, and their participation is expected to grow at significant rates in the next 40 years. Since 1994, women's investments are up 45 percent in mutual funds and stocks, up 43 percent in investments, up 945 percent in using a full-service broker, and up 102 percent in using a discount broker.

Additionally, *43 percent of wealthy Americans are women, with 225,000 heading households with incomes of \$100,000+, a figure that will triple in ten years.* Women are using their own money to establish 70 percent of new businesses and account for more than 50 percent of household income. They control \$2.3 trillion in money and investments and by 2010 are expected to control \$25 trillion. Women don't necessarily want different financial products than men but want to be served differently. What an opportunity to differentiate and build affinity!

For more insights on women investors, see page 225.

Throw out age bias. Keep your eye on the baby boomers. I've said it before, and there's a good chance I'll say it again, for two very good reasons: First, it's remarkably difficult to break our culture's absolute conviction that young consumers are every marketer's best prospects. Second, they're not. And until we all get that through our heads, we're going to continue to miss some major market opportunities.

The focus on young consumers evolved in the days when marketing was maturing beyond brilliant copywriting and simple ad placement, to a more sophisticated discipline based on target audience definition and analysis. This occurred largely in the 1970s when, coincidentally, the leading edge of the baby boom was entering their 20s: buying and furnishing houses, forming and feeding families, in short, buying a lot of stuff. The people creating marketing theory were mostly young. The people executing it now are mostly young.

But hold on a minute. People in the baby boom population bulge are entering their 50s. Times have changed! In a way, times have gone back to normal. During what other period in history have teens and

20-somethings been the driving forces in commerce or culture? Revolutions, sure; they're always the driving forces in revolutions. But in commerce, they're not. They're kids, for crying out loud—they don't have any money! Dot-commers notwithstanding, wealth distribution patterns these days are pretty much what they've always been: older people control most of the money.

According to the foremost expert on the mature market, Ken Dychtwald, Americans 50+, while “only” 27 percent of the population (36 percent of all adults 18+), nonetheless control 50 percent of the discretionary spending. Per capita, they spend 2.5 times as much as younger consumers. They own 70 percent of all the financial assets, including 80 percent of all the money in U.S. savings and loans, and 66 percent of all the dollars invested in the stock market.¹ And are you ready for this? From 1992 to 2020, the number of people age 50+ is expected to *increase 76 percent*, while the number under age 50 will *decrease 1 percent*.²

The numbers are absolutely inarguable. Yet advertisers remain astonishingly indifferent. Networks continue scrambling to develop shows to deliver audiences in the “highly coveted 18–35” demographic. There's a glamour and excitement to youth, and a cultural aversion to aging, that trips us up when we need to be making smarter decisions about who our consumer really is, what she wants, and how we can bring it to her.

I was recently interviewed by a reporter from a major business magazine who was doing an article on “middle-aged women.” Why does that sound so unappealing? Even *I* flinched—and I know better! We need some new language to help us get out of our own way. And “golden years” doesn't cut it—sounds too much like a fading sunset. I use the term *prime time*, which conveys the vitality and primacy of the people and the marketing opportunity.

Mark my words—popular culture will soon transition from a youth-driven mode, characterized by more male-oriented values like strength, speed, and success, to an “older and wiser” mode, more aligned with female values like understanding, harmony, and giving back to the community. The marketing money will follow the baby boom, and the savviest marketing money will lead the trend.

The Situation Scan: Finding Holes in the Competition

Smart companies know that to be effective, they have to put together a strategic effort that delivers their message to women in a comprehensive way. But *comprehensive* is a big word; there are dozens if not hundreds of possibilities to improve what you're currently doing and/or to add some terrific new initiatives. No one has the budget or staff to do it all. So, where do you start, and how do you figure out where your money will do the most good?

It's important to keep in mind that in most categories, marketing to women—like marketing to men or marketing to anybody—is essentially a *share* game. People are already buying cars and insurance—the goal is to get them to buy your brand of car or insurance. So the answer to the question—and the foundation to a strong marketing-to-women program—is to know where your brand stands in the marketplace relative to your competition, and to be clear about what you've got to work with.

You can usually get a pretty good idea of this fairly quickly. Some people call the process an Opportunity Audit, and some people call it a SWOT Analysis (for Strengths-Weaknesses-Opportunities-Threats). At my company, The TrendSight Group, I call it a Situation Scan. The core concept is pretty simple (see Figure 7.1).

Not only is the concept simple, but what you're looking for is simple, too:

- How do the operations elements of your brand compare to your competitors'?
- How do your marketing communications compare when assessed against the four key criteria of female gender culture (Social Values, Life/Time Factors, Synthesizer Dynamics, and Communication Keys)?

Although you can conduct much of a Situation Scan internally, this is one stage of the process where you should consider bringing in an outside resource. When someone internal handles it, there are just too many vested interests and too much politics to get an objective viewpoint. Whether this subjectivity is conscious or unconscious, it exists. In all fairness, how can you expect someone who has been running your marketing program for the past three years to tell you he or she

Figure 7.1 The Situation Scan

	My Brand/Company	Top 2–4 Competitors
Offerings and Operations <ul style="list-style-type: none"> • Product/Service • Retail channels/environment • Selling approach • Customer service 		
Marketing Communications <ul style="list-style-type: none"> • Packaging • Advertising • Public image • Collateral and merchandising • Web site • Sponsorships • Event marketing 		

hasn't been doing as good a job as the competition? It's not gonna happen. In fact, I can tell you right now what the findings of the analysis would likely be: "With the exception of one brochure we did last year and a newspaper campaign we have running in the Southeast, everything about our marketing is better than our competitors." No one means to be deceptive, and it's nobody's fault that the assessment of the status quo is always so positive; it's just normal organizational dynamics. But if you want a true read, you're going to have to step outside on this one.

Operations Elements

This is the lesser of the two areas you need to consider as you work toward maximizing your leverage, because, as we have seen, you rarely have to create new products and services for women. In fact, as we've also discussed, it's usually not even advisable. However, you (or your competitors) potentially have a strength or weakness in how well your product/service, retail environment, etc., are aligned with what women look for and react against. And there is certainly the *opportunity* for you to enhance what you sell and how you sell it, as well as the

threat that your competitors may be in development on something already.

The primary tools for the operations element of the Situation Scan are consumer research and “mystery shopper” research.

Consumer research. The next section of this chapter outlines qualitative and quantitative research techniques designed to generate meaningful feedback from women customers. Adopt these techniques and customize them for your company, your product or service, and your sales force. For purposes of the Situation Scan, focus on the fundamentals relating to your operation: Have your customers (or prospects) tried your product? What stood out as good or bad? How about your competitors’ products?

“Mystery shopper” research. Send women “shoppers” to interact in person with sales, service/repair, and customer service representatives—both yours and your competitors’. This is qualitative, of course, but make sure you budget for *at least* three to five contacts within each department at each company, so you can get a reasonably reliable “feel” for any good or bad consistencies.

Communications Elements

This is the area that offers you the greatest number of opportunities. It’s also usually faster to change communications initiatives and materials than to implement new product features or employee behavior patterns.

At this point, you collect all the current marketing communications you can get your hands on—from both your brand and your competitors’. For most Scans, I try to include TV, radio, and newspaper ads; retail signage, branch layout, and customer service procedures; in-store merchandising materials, brochures, and counter cards; Web sites, e-mails, and even ATM receipts. After you’ve collected all the materials, have them analyzed by someone who is well versed in communications strategy/execution and well briefed on the four star points of female gender culture—and preferably with no vested interest in validating the status quo.

Although a Situation Scan or SWOT Analysis is a familiar device to many marketers, it's generally not undertaken in the context of how your brand and the competition align with female gender culture. This new way of looking at things may yield some results that surprise you. For example, when I did a Situation Scan for Wachovia a few years ago, a competitive bank was running a much-acclaimed ad that portrayed the financial world as futuristic, foreboding, and dark. Wachovia's campaign was very well focused on people and the human reasons that underlie financial/banking needs. I don't care how many special effects the competitor's ad had, or how many creative awards it won, there is no question the Wachovia approach was far more effective with women.

The outcome of a Situation Scan is a report detailing the findings of the analysis and recommending five to ten action initiatives for pulling ahead of the competition by improving your standing in the women's market.

Once you have this report, you need to pull together a task force with representatives from all the key departments. This is essential to ensuring that your initiatives are well integrated. Given women's predisposition to absorb and assess everything in context, it is critical that the communications that grow out of the Situation Scan and subsequent task force have "one look, one voice" and that they build on each other. Make sure that the task force is roughly 50-50 men and women. Without the women you won't have the "insider's insight" you need to ensure that the work is on point. Without the men you won't have the credibility you need to ensure the organization's full commitment and support.

Understanding Your Customer: Research—Believe It or Not

Once you've *defined* your market, your next step is to *understand your customer*. As is now clear, the "same old, same old" just doesn't cut it when it comes to really "getting it" with the female purchasing population. So, let's look at new ways of using research to get the inside insight on Freud's plaintive question: What do women want?

Qualitative Research: Permission to Speak Freely

New research techniques recognize that when women “talk amongst themselves,” the dynamics are very different than conversations among a group of men. Women become more communicative when interacting freely with each other and when allowed to “multi-talk” in a female-friendly style. Sure, I know it’s more efficient to talk or share information in a facilitator environment with a carefully timed and structured discussion guide, *but you will never unearth the underlying insight that way*—not with women. Get women talking with each other instead of *at* the moderator and get them laughing and building on each other’s thoughts. A funny thing will happen if you get them talking on the way to the forum: they’ll discover the mutual moments of “Ohmygosh, that’s *exactly* what I do!” Then you won’t be able to get them to *stop* giving you observations, opinions, and insights, all of which will help you improve your product and sharpen your marketing.

Women-only groups. Even for gender-neutral products, conduct your focus groups for “women only.” Why? As we saw in Chapter 4, male and female communication styles are considerably different. Sociolinguists like Dr. Deborah Tannen have found that groups of mixed gender default to male patterns of conversation and interaction. Women become more reserved and less participatory. They don’t buy into the competitive “game” that prevails when men are expressing divergent opinions, and because they are less likely to interrupt, hold the floor, or insist on their opinions, they simply won’t offer as much information.

And you need that information. While men can give you the big picture, the broad brushstrokes about a product or marketing response, women can give you something different—and more helpful. As we know, women are more likely to perceive detail and nuance and to think in the context of people and lifestyle. In these days when every marketer is trying to differentiate his brand from a host of very similar products and services, it’s the details that make the difference. And the details that are *important* are the ones that relate to people and lifestyle, not technical specs or performance stats. That’s why women can give you the points of difference that will make or break you versus the competition.

Since *make* is definitely preferable to *break*, let's look at three non-traditional research approaches designed to tap into women's energy and honesty when they're talking to each other.

Girlfriend groups. Developed and refined by the LeoShe division of the venerable Leo Burnett advertising agency, these girlfriend groups are like a new millennium version of the Tupperware parties of old. The researcher meets with a group of women who all know each other at the home of one of the group's participants. A familiar environment and a known group make the members more relaxed; they feel more able to be themselves rather than focusing on delivering answers to a moderator.

In addition, in the home environment women are closer to the point of usage of the product—and therefore more likely to be in touch with the details that make a difference. “Come to think of it,” a woman will say as she fills a glass for a friend, “one thing I've never liked is how noisy the ice maker is. Plus, you can see the problem—none of my glasses fit under the dispenser in the door, so I end up with water dripping all over the floor every time.”

Because they all know each other, they keep each other honest. Admit it: if you believed everything you heard in a conventional focus group, you'd think no woman ever fed her child those “evil” sugared cereals. (So who buys them—the little Irish elf on the box?) But, if Mary hears Sandy saying that she always feeds her kids the recommended servings of fruits and vegetables, Mary's likely to call her on it. “Oh, please,” she'll laugh. “You may be *serv*ing Alex two helpings of vegetables each night, but he eats dinner over at my house with Simon two or three nights a week, and I guarantee you he isn't *eat*ing them. In fact, the story I hear is that he hasn't laid eyes on a vegetable in two years.” *That's* when the researcher finds out that Sandy's been “hiding” the vegetables by pureeing them into spaghetti sauce, salad dressing, and even waffle batter—an interesting idea, if you're a food company looking to build share among moms.

What we learned from Oprah. This type of group is a provocative and highly effective new format developed by Mary Lou Quinlan, founder/president of *Just Ask a Woman*. Modeled on a television talk-show format, 35 to 40 women in the target segment are recruited to be in a

mock television audience. Mary Lou Quinlan hosts the show herself, leveraging her lively wit and sparkling personality to charm the candor out of her guests. The show is taped, just like a broadcast, and edited to highlight the key revelations that come out of the session. In this way, the “folks at home”—whether that means the sales personnel in the field or the senior executives at headquarters—can hear what their customers have to say “in person” instead of on paper.

Brand champion focus groups: Brand fans talk to nonbelievers. Another excellent and innovative way to learn the language and priorities that women bring to your brand is to turn the tables for a change. Find a group of women who *love* your product and put them in a room with people who either haven’t heard of it or are predisposed against it. Give them a little time to get to know each other. This is important, because without some points of commonality (i.e., a chance to play a little “same-same”), your enthusiasts won’t have a feel for where to start or what to emphasize.

After some time together, switch the group dynamic from “tell me” to “sell me.” Ask your brand champions to talk about how they heard about the product, why they tried it, and what happened the first time they used it. Let the “prospects” ask questions and raise objections—and listen to how your advocates answer. This insider’s look at women’s word of mouth will help you develop communications content and approaches that are compelling and on point with the reality of women’s interaction with your brand. In effect, your group will tell you how to overcome resistance to your product or service.

Women online. As we saw in Chapter 5, women are the majority of the online audience, and this is growing rapidly. The five key components of the Internet—communication, content, commerce, community, and convenience—appeal even more strongly to women than men. Leverage this appeal to gather information from your consumer. It may not be a scientifically representative sample (although the online population is getting more mainstream all the time), but the upsides are substantial in that it’s very fast, and it’s very inexpensive.

Surveys and quizzes. Women love surveys and quizzes, which is why all of the women’s magazines run them so often, even using them as

part of their audience draw. Take a look at the cover of *Shape* or *Ladies' Home Journal* and you're likely to see headlines like "America's Favorite Day Spas—Tell Us Your Favorites" or "Creative or Pragmatic? Rate Yourself with Our Dorm Decorating Quiz." They're fun to fill out, you learn something about yourself, and it's interesting to see how you compare to others in the results. Use this appeal to gather information on your product, your positioning, or a promotion you're thinking about running by delivering a survey via e-mail or through your Web site. Use *quizzes* to gather consumer lifestyle information and *surveys* for product/category feedback.

Keep it fairly short; remember the time crunch! You're better off separating your topics into six surveys of 10 minutes each instead of three surveys of 20 minutes each.

As for incentives to participate, whereas focus groups usually require a cash payment of \$25 to \$75 per respondent, online research is as cheap and simple as sharing the results, which can be tabulated and shown instantly. Remember, whereas a man is relatively more interested in telling companies what he thinks, women are relatively more interested in learning how other people see the situation.

Run a chat group as a megafocus group. Publicize an online session that provides good information on a relevant topic. For example, a company like Volvo might offer a miniclass online about safe driving in winter conditions, featuring a panel of driving experts to answer audience questions. The interaction will be fast and furious with customer input coming in from all over at once, definitely a chaotic experience in "real time." But if you capture the questions and read the transcripts later, I guarantee you'll have snared new perspectives and valuable thought-starters to run with.

Quantitative: Questioning the Questions

Quantitative research also offers some opportunities for significant improvement. Because research designers don't know and haven't factored in that women shop and buy differently than men, their questionnaires contain errors and oversights that may *look* unimportant but can drastically affect the validity of the response. In an effort to understand the needs and attitudes of their consumers, companies routinely

commit hundreds of thousands of dollars annually to large research studies. Based on some of the questionnaires I've seen, they'd get a much higher return donating the money to charity. They could at least leverage that investment via publicity to generate some goodwill for the company.

Make your questions specific, not generic. I recently participated in a phone survey for an apparel chain, and the list of questions was laughable. "On a scale of one to ten, how important is quality to your choice of retailer? How important is fit? Service? Selection? Price?" I honestly didn't know how to answer. What does "quality" mean? Sure, I'd rather have an Armani suit—but that doesn't mean I'm willing to *pay* for it. Does that mean that I *do* care about quality (because I want the suit), or that I *don't* (because I'm not willing to buy it)? And how about "fit"? How could fit *not* be important? Do some people really say they don't care if the clothes they buy are too small or too large? As a marketer, all I could think about was the thousands of dollars that the retailer was spending to get answers that were utterly meaningless. Instead, the questions should have been designed to get at women's perceptions and decision trade-offs: *How do you assess quality? Please rank: fabric, sewing, details, designer name. Do you usually prefer to buy clothes to last a lifetime or a season or two?*

Yes, the questions are more complex, making the research more costly to tabulate and difficult to interpret. But unless your research gives you useful information, what's the point of doing it at all? You're better off trying to make your way through a maze with trial and error than with a meaningless map that misleads with random directions.

Capture all the criteria on women's longer lists, not just the "most important" benefits. In a previous example, I told you about a colleague of mine who chose a Nokia phone because it came in Ocean Blue. Was that the most important criterion she applied in choosing a cell phone? No, of course not—not by a long shot. But, it *was* the *deciding* factor; she made that clear as she recounted her decision-making process and ultimate purchase. Remember, women have a longer list of considerations. If you use the "forced choice" methodology so popular with phone surveys (asking the consumer to rank the three most important criteria on a list, for instance), you are short-circuiting her

decision process. This means that the answers you're getting don't really reflect the way she buys.

Your answer choices should show the sponsoring company understands how women buy apparel, in this case, and provide some options that really would actually enter into real women's decision considerations. Don't ask, "How important is fit (or quality, or service, etc.) in your choice of a retailer? Very, somewhat, or not at all important?" (This is meaningless, because every single question will elicit the same response, either all "very" or all "somewhat," and nothing will emerge as a point of differentiation or a focus opportunity.) Or, "Which are the three most important criteria in selecting a retailer: quality, fit, service, selection, or price?" (Again meaningless, because you can't shop anywhere without having "enough" of all of these.) Instead, structure your questions to give you some insight into *what she means* when she talks about these criteria, or how she weighs her decision among them when push comes to shove. *If a jacket costs about 20 percent more than you want to pay, rank-order the reasons you might buy it anyway:*

- *Gorgeous—Fell in love with it, had to have it.*
- *Bargain—60 percent markdown too good to resist.*
- *Worth it—Higher quality than usual for this price range.*
- *Sold on it—Friend or salesperson I trust said it looks great on me.*
- *Need it—Out of time to shop further for upcoming event or trip.*
- *Other? _____*

On written or online questionnaires, *always* provide a few lines for write-in answers. You'll get criteria you never thought to ask about, and sometimes they're the ones that will cinch the sale. If you think about it, the *best* research study is the one that surprises you—where the consumer tells you something you didn't already know. And if you've already preprogrammed all the answers and limited her ability to give you input, how is she going to help you identify the differentiating details that will cause her to choose your brand, not your competitor's?

Beware of Bias as You Interpret the Results—Both Theirs and Yours

Self-reporting. By definition, *self-reported attitudes and behavior* are likely to be influenced by gender culture differences. For example, consider a couple of financial services studies: all asked whether respondents were willing to take substantial risks in order to earn substantial gains. In this 1995 poll by Prudential Securities, 45 percent of men said yes, compared to 26 percent of women.³ However, when a separate study analyzed portfolios of men and women of similar ages, income levels, and work status, the ratio of stocks to bonds was found to be nearly identical.⁴ The conclusion? Male culture encourages men to see themselves as independent, bold, and shooting from the hip—so they overreport their risk tolerance. Female culture, on the other hand, is more careful and more information-based—and so women underreport their risk tolerance. The difference, however, is about how they see *themselves*, rather than in how they make actual product choices.

GenderTrends Genius: Delia Passi Smalter

President, Medelia Communications, <www.medeliacom.com>

The Gap Analysis in Marketing to Women

The world is changing more rapidly than ever, and its customer base has changed dramatically in the past 20 years. Most companies are not keeping up with consumer spending shifts and growing market segments whose buying power continues to strengthen. Those that are lagging behind will suffer where it hurts most—in sales!

Women have always been important customers, but their spending power has increased significantly in recent years. They now not only make household decisions but also have considerable purchasing power in business.

Success in marketing and selling to women hinges on a company's commitment to getting to know the customer: her wants, needs, issues, and preferences. With customers receiving over 5,000 media impressions per day, today's competitive environment demands that marketers make a connection that's actionable.

What's a marketer to do? Close the gap in converting marketing to sales.
(Continued on page 226)

Subconscious bias. If you're not careful, *your own subconscious biases* may creep into how you read or report the data. To continue the topic above, another financial services company surveyed women and men about their attitude toward financial risk and released a report that said, "If given a choice, more men (72 percent) than women (62 percent) would rather take risks in life than play it safe."⁵ What I find interesting is the phrasing of this quote: it *positions* women as less inclined to take risks, whereas the *facts* are that almost two-thirds of the women respondents indicated they would prefer to take risks than play it safe.

We'll talk a great deal more about strategic options and tactical initiatives in the next chapter. First though, let's close the loop on market assessment by talking about measurement.

Proving Your Point: Measure Everything—Men, Too

Executives can experience great frustration as they attempt to secure and hold on to management support for their marketing-to-women programs. In large part, this is because of the lack of evaluative information and valid tracking systems that prove that the initiative is working. Since most companies haven't marketed this way before, most are not set up to track responses by gender. Instead, many tracking systems are set up to measure "household" response. And despite the fact that the woman head of household is most often making the purchase decisions, corporate databases generally default to the man's name. For example, for bank and investment accounts, both John and Jenny Doe may be joint account holders. Unless a conscious effort is made to record which of the two account holders opened the account, there would be no way to distinguish if this account could be attributed to Jenny's response to the new marketing-to-women initiative or to John's response to something else.

However, the fact that the results of a program are difficult to measure should not lead to the conclusion that the program is ineffective. In fact, nothing could be more foolish. (See the McNamara Fallacy.) The measurement challenges exist as a by-product of the women's market being overlooked or thought of inaccurately, and until marketers

take note of the women's market as the powerful force that it is, those challenges will continue unabated.

The McNamara Fallacy

(Attributed to Robert McNamara, former U.S. Secretary of Defense and former President of the World Bank)

- The first step is to measure whatever can be easily measured. This is OK as far as it goes.
- The second step is to disregard that which can't be easily measured or to give it an arbitrary quantitative value. This is artificial and misleading.
- The third step is to presume that what can't be measured easily really isn't important. This is blindness.
- The fourth step is to say that what can't be easily measured really doesn't exist. This is suicide.

Charles Handy, The Age of Paradox, Harvard Business School Press, 1995, page 221.

Results Speak for Themselves . . . and for You

It is imperative to capture the results that validate your program's impact. Insist on building in measures that track the impact of your women's marketing initiatives on customers. Tracking systems are not always easy and hardly ever free, but they are essential to overcoming corporate inertia whenever you're leading the team toward something new. Tracking must be comprehensive and should include elements such as brand preference, sales, repeat purchases, and customer satisfaction—*men as well as women*. Remember, many companies fear that by reaching out to women, they may alienate men. But, as we've discussed, the opposite is true: improving effectiveness to women tends to boost customer satisfaction among men. *Track it and prove it.*

Because women's decision cycle is longer than men's, it's likely that you will see presales indicators from female consumers, such as *increased awareness, more favorable perceptions, and increased requests for information and sales materials*, before you notice a strong improvement in actual sales. Given the pressure companies face to deliver quarter-by-

quarter, your ability to sustain this program throughout the ramp-up time you will need to build and execute it, may well depend on your ability to demonstrate preliminary movement in the right direction using these “stand-in” measures. Quantitative surveys conducted via phone, mail, online, and mall-intercept are a great way to track changes in women consumers’ awareness of, attitude toward, and interest in your product at the expense of your competitors. Given that the competitive future of your company may well depend on its ability to market successfully to women, it would be a really good idea to put those tracking systems into place right from the start.

***Kaizen*: Seeking Continuous Improvement**

The Japanese term *kaizen* means “continuous improvement.” Just as with any unfamiliar new endeavor, don’t expect to get marketing to women perfect on the first try. No matter how much prelaunch research you do, the consumer will always teach you something just when you least expect it. (Remember New Coke?) Your research results are essential to *kaizen*. Without feedback, you can’t know what to fix and what to flaunt.

Successful marketing to women requires gender-savvy tactics aimed at the four stages of the consumer planning process—*activation*, *nomination*, *investigation*, and *retention*—which we’ll discuss in more detail in the next chapter. Without concrete strategies for each stage, the female market will either remain ignored or slip through your grasp. Don’t let it get away. With a strong product or service enhanced by gender-savvy communications, you will ensure that the women’s market is knocking on your door instead of on your competitor’s.

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Get Set

Strategy and Tactical Planning

In the previous chapter, we examined how to identify your market and gain a meaningful understanding of your consumer. In this chapter, we will build upon that foundation, and apply the principles of gender marketing to each of the four phases of the consumer's decision process. You will learn:

- How to connect with a consumer who is in the market for the products you sell
- How to ensure that your brand is on the short list of purchase candidates
- How to give your consumer what she needs to decide in your brand's favor
- How to generate a higher return from every woman customer by using specific marketing tactics, employed in the right way at the right time

First, however, we need to spend a little time on a topic that spans all four phases of the consumer's purchase process: positioning.

Defining Your Platform: Beyond Positioning to Persuasion

Creating a Brand Identity

The word *positioning* describes how target consumers view a certain brand, relative to other brands in the market. One classic, frequently used positioning format goes like this: *To erstwhile soccer moms whose kids have gone off to college, Jaguar is the brand of luxury car that lets her indulge her longing for comfort and style.* The positioning statement is made up of three elements:

1. *Your target consumer* (“erstwhile soccer moms”). This is a shorthand statement and should be backed up with a wealth of insights on the market opportunity gleaned from the Situation Scan and an in-depth understanding of the consumer, revealed through the female-friendly research techniques we discussed in Chapter 7.
2. *The competitive set in which your brand competes* (“luxury cars”). This choice has a major impact on how you define your positioning. For instance, Jaguar could position itself as either a luxury car, where it would have to define its advantages versus Lexus, Lincoln, and the like, or as a performance car, where it would be up against BMW, Porsche, and Corvette. With respect to the women’s market, it’s important to realize that some options are going to be more relevant/appealing to women than to men. No doubt, there are *some* mature women (“college-age kids,” remember?) who care about performance attributes like torque, acceleration, and maneuverability at high speeds. But there are plenty more who feel they’ve earned the luxury of relaxing in comfort and style.
3. *The differentiating point that sets your brand apart from the competitive set you’ve chosen.* If you have a product point of difference that’s perceivable and important to consumers, more power to you. More often in these days of product commoditization, though, the differentiating points *are created through communications* platforms. These platforms describe how you would like consumers to think of your brand, even before they retain anything specific about it. All luxury cars are going to offer comfort and style. The differentiating point in this positioning statement is its recognition of the consumer insight, “indulge her longing,” which com-

municates to your target audience that you understand how she feels and what she's looking for.

Defining the Product

Properly done, positioning is an iterative process that aligns consumer needs/wants, product design, and marketing communications in terms that are relevant and appealing to your target audience. The two key dimensions to explore in making your product and packaging more appealing to women are utility and styling.

Utility. Although I'm sure it's not true in every category, I think it's safe to say that in *most* categories, women are more pragmatic than men. With less interest in the one-upsmanship of novelty, less interest in the inner workings of tech-mech products, and more time pressures than men, women just want products to work easily and reliably.

The Ford Motor Company capitalized on this insight with great success when it introduced its new minivan, Windstar, several years ago. The vehicle was designed by a team of 30 female engineers and automotive designers, most of whom were also mothers. The innovations they came up with clearly reflected their own experiences and lifestyles and elicited an enthusiastic response among women customers. The new features included easy-to-open tailgates, adjustable pedals (that could be adjusted for shorter people), easy-to-clean interiors, a secure place to stash a handbag, an overhead "baby sleeping" cabin light that could be set to stay dim when the door was opened, and many more. As you can see, most of these features might not have occurred to male engineers and designers, because men rarely concern themselves with any of these issues. But they were seen as important differentiators by women customers. The pragmatic appeal of the vehicle, combined with Ford's astute use of the "female engineering team" design story in their marketing, won Ford a significant share response to the Windstar launch.

Styling. As companies recognize that women have different style preferences and are more responsive to styling enhancements in general, there is a growing awareness of the opportunity this creates to

expand their consumer base and pull in additional share. For example, Nokia cleverly took a cue from Swatch and began offering interchangeable faceplates for their cell phones. By taking “styling” in a completely different direction than anyone else in the category, they were the first to move a serious “business” product (cell phones) toward fun, and transform a utilitarian device into something that lets the consumer express her own personality.

Similarly, while all of the conventional notebook computers were still encased in chunky black plastic, the Fujitsu Lifebook and the Sony Vaio came out with sleek, matte silver casings that really stood out. They set themselves apart in an instantly perceivable way—and attracted all the computer customers interested in styling because they were the only options available.

But where are the stylish desktop computers? The only company to give any thought at all to aesthetic appearance is Apple. This company continually leads the category in design innovation, having introduced color choices (neon orange, green, blue) and nonboxy shapes long before any of its competitors. And what about home electronics? Oddly enough, although the portable products are often sleek and self-expressive, the products that go in people’s living rooms, which logically have much more of a décor element, typically still come only in black or steel. (No wonder everyone always hides them in media cabinets!)

What about taking a page from the Target success story and bringing in a contemporary designer (Target works with Michael Graves) to add some grace and beauty to these products? Is it going to complicate your life, add design time, and require new manufacturing processes and packaging? Sure it is. But think of the payoff.

It would make your brand stand out and serve as a differentiated basis for brand preference, bringing in more customers. It would create a distinctive look and family resemblance across your product line, motivating the customer to buy *all* her components from you. And you could probably sell these distinctive products for a premium price, covering not only added costs but also providing higher profit. More customers, more sales per customer, and more margin—isn’t that what marketers dream of? And all from adding some style to your product and female appeal to your message.

Positioning: What Resonates with Women

The importance of positioning in any marketing plan has generated several dozen books devoted solely to that subject. In this abbreviated format, I'll focus in on the top four topics on which most marketers are likely to need "corrective" perspective when directing their positioning communications to women.

1. **Relevance—Speaking to today's woman.** The 1980s are *so* over. Marketers need to align with *contemporary* female gender culture, not the self-delusional supermom who is frazzled and stressed out from trying to have it all. Today's woman is improvisational: She copes with chaos more or less cheerfully, recognizing that something's got to give. She picks what's important and doesn't worry about the dust bunnies under the beds until they're scaring the children. She's been coping for 20 years now and has gotten pretty savvy and confident about her abilities. So, instead of positioning your product to bail her out of a bad day, show how it helps her make a pretty good day even better by delivering benefits like relaxation, fun, or family time.

2. **Emotion—Making her care for your brand.** While it's true that women are generally more pragmatic than men, they are also more emotional, and therefore are likely to tune in to emotional benefits over functional ones. It's not that utility doesn't count; she has to know it's functional first. However, what can set apart one car that starts over another car that starts isn't always more cargo space. Sometimes, it's just a warm and fuzzy feeling.

For instance, for years both Volvo and Ford have been positioning their brands on safety. Volvo's ads convey a heritage of caring; Ford's ads focus on crash test ratings. Volvo's ads create a consumer bond; Ford's fail to create anything much beyond awareness ("five stars!") and skepticism (everybody's claiming five stars). Michelin tires tuned in to an emotional appeal when they switched from advertising their tread depth to advertising with babies. Their sales skyrocketed, and it's a pretty sure bet it had a lot to do with a consumer gut response to what driving safety is really all about.

Remember that women's gender culture is geared toward *empathy* rather than *aspiration*. A small but effective example is the ad for an

automatic coffeemaker with “start brew” timer set for the next morning that says sympathetically: “Finally, someone who gets up before you do.”

Also, remember that women emphasize *warmer* over *winner*. They’re about affiliation, and hierarchy is a concept that doesn’t ring their chimes. For instance, take the car ad that appeals to the winner orientation and features a premium sports car with this message: “Follow the leader’ is only fun if you’re the leader.” Women get it—but not with the emphatic “You got that right!” feeling it inspires in a man. Similarly, advertising for a large American SUV says: “Our 270 horsepower engine can beat up your . . . Wait, you don’t have a 270 horsepower engine.” That “rub it in your face” spirit just doesn’t deliver the same satisfaction to a woman as to a man. Take the same product, though—a different large American SUV—and try a different message: “Think of it as a 4,000-pound guardian angel.” Now that’s a feeling a woman can relate to: the car that cares about the people it carries.

3. Corporate halo—Letting your light shine. If you’ve got an obvious superiority over or point of difference from the competition, go for it; highlight the hell out of it! But these days, with more competitors and more heavily saturated markets, many products, services, and companies are seen as almost interchangeable commodities. In a situation like this, sometimes the “soft stuff” like good deeds is the only thing that differentiates your brand.

Usually, the corporate halo features are auxiliary points, tiebreakers. For example, Ford’s strong commitment to fighting breast cancer via its Race for the Cure sponsorship may not be integral to its positioning as a car manufacturer. However, it gives the Ford company and its products visibility and good vibes via its fundraising presence at Race for the Cure events, heightened visibility at car shows, and a “feel good” focus in Ford’s marketing materials. For Avon, “*the* company for women,” its program to fight breast cancer is a pillar of its brand.

Perhaps the most dramatic example, though, is Anita Roddick, the founder of the Body Shop, who became the second richest woman in England by making good corporate citizenship the premise of her business. While the first richest woman in England was trying to save the monarchy, Roddick was establishing a cosmetic company that does

no animal testing, provides economic support to indigenous cultures, and contributes actively to environmental causes.

4. Getting clear—Painting the brand pink is sure to give your business the blues. The best initiatives targeted to women are not pink but transparent. In virtually every category, overtly characterizing a marketing program as “for women only” will backfire with both genders. Banks that talk about “women’s unique financial needs” or computers that are positioned as “a woman’s machine” are not likely to be regarded favorably. Why? Not only do they alienate men, who have a horror of anything “girly,” they also make women suspicious: *So let me guess: does this mean it will cost more, like women’s alterations? Or will it be dumbed down and lower quality, like that lavender set of garden tools?* Think twice before you think pink.

Now that we’ve explored ways to enhance your brand’s appeal to women through positioning, let’s start through the four stages of the consumer’s purchase path—Activation, Nomination, Investigation/Decision, and Succession. Each of the 12 marketing elements potentially affects every stage of the purchase path. An Olympic sponsorship can be leveraged to perform any number of functions: generate awareness, create a corporate halo and favorable attitude, support a promotional incentive that comes into play at the point of purchase, and even strengthen existing customers’ commitment to the brand. However, to focus this discussion on how to execute each tactical approach to its best effect with women, you’ll find each marketing element placed at the stage on the decision path where it probably carries the most weight.

Depending on your marketing objectives, and the strategy you select to focus your efforts, you may want to start with the tactics highlighted in each stage as your core. Then you can look into extending the creative concepts built on those tactics to other stages on the purchase path as well.

Activation: Getting in the Game

Before a consumer will start paying serious attention to any marketing communication, she has to consider herself in the market, whether

it's for a new car, a new cell phone, more life insurance, or another product or service. The trick for marketers is to find and reach that prospect right at the opportunity point when she puts her purchase decision into play. There are three ways to make sure you're in just the right place at just the right time: by *hooking her with news*, by *turning on the power of suggestion*, and by *intercepting her on her way*.

Extra! Extra! Hook Her with News

One way to reel her into the category is to offer her something extra or new—a new usage no one has thought too much about before or a new product never before seen in the category.

New usage. Many women who had been managing just fine without a cell phone in the mid-1990s suddenly put themselves in the market when Sprint suggested new usages to them. Up until then, cell phones had been seen mostly as a businessman's appendage. When Sprint pointed out that soccer moms could use them to manage their families' activities on weekends, or that single women could feel safer if they carried one for emergencies, they triggered the need—and earned themselves a pole position in the race to capture the purchase.

New product. While women aren't into novelty for the sake of novelty, any product that offers them a better twist on a valued benefit is always welcome. In the automotive category, for instance, the On-Star system was introduced as a new high-tech feature via ads featuring Batman, the ultra gadget man—an approach that aligns perfectly with men's craving for cool and urge for adventure. However, it wasn't long until women recognized On-Star as a useful convenience that would help them get around without getting lost (safety), and even assist them in making a few calls en route (multi-tasking).

Combined with the Sprint cell phone example above, this little observation has substantial marketing implications for marketing most high-tech products. These types of products are developed by tech-happy companies, and marketed to tech-happy consumers—men—usually without too much exploration of the product's relevance to less-tech, more-touch consumers—women. On the other hand, with women

making up a full 50 percent of the population, it's a market you won't want to overlook. In the two examples above, women find their own way into the category a few years after the innovation has become well distributed among early adopters.

So, a marketer can capitalize on this pattern one of two ways: Plan a “one-two punch” approach to introducing the product, first to men, then relaunched to women a few years later. Or, preempt the competition by doing a dual launch, simultaneously targeting men and women with gender-tailored messages. The latter approach is, of course, more aggressive and somewhat riskier. But with the fierceness of global competition these days, consider the advantages of being first to go after “the second half,” recruiting women to your brand before your competitors even turn their attention to them.

Communication Notes: Bringing Her News

If you're going to use an innovation to pull your consumer into the market, she obviously needs to know about it. That means:

- *Make a loud noise.* In addition to advertising funds, make sure you commit a healthy budget to publicity. Innovations and new angles like these new usages and new products are just the type of news the media are looking for.
- *Present the human interest side.* Make sure to present the innovation in the context of women's language and lifestyle. Not only will women relate to it more directly and quickly, but the human interest angle will make it much more likely to be picked up by the media than if there is just a product focus.

The Power of Suggestion—Highlight the Need

A more sophisticated version of the “Would you like fries with that?” approach, this principle takes note of the fact that many of us don't really even know we need or want something until someone prompts us to consider it.

Consumer education—Open her eyes. Consumer education marketing tactics tap into women's greater lust for information. As lifetime learners, they expect and value lessons and advice; whereas men are

less likely to appreciate advice, and sometimes resist it, seeing it as an attempt to one-up them and co-opt their autonomy. Often, it's simply a question of providing information the consumer may not have had before or creating awareness of a real need she'd just never thought about.

For instance, many women assume that if a woman's income is lower than her husband's, she doesn't need as much life insurance. When someone points out that if she were to die, he and the kids would not only lose her income, they'd have to hire someone to do all the cooking, cleaning, and child care, she realizes she may not have thought this through. To cover that added expense, in addition to the loss of income, a woman actually needs *more* insurance than a man of the same income.

The insurance company or agent doesn't create the need, but rather raises awareness of a need that already exists. This type of information could be delivered by the company via a brochure or a PR news story, or by an insurance agent in a client phone call or community seminar—all are forms of consumer education that use the power of suggestion to activate the consumer's purchase process.

Seminars and workshops. Seminar selling is a very popular technique with financial services companies like American Express and Merrill Lynch, who have used it for years. Now, marketers in other categories are turning the technique to work for them. For example, Home Depot recently began offering remodeling classes for women, covering topics like how to build a deck or how to lay tile. Once the "handywomen" know they can do it themselves, they have to buy tools and materials for their project, of course—which their host is more than delighted to provide.

Home Depot execs initially worried that women might deem "women-only" classes to be offensive. In fact, the classes have been tremendously popular and have drawn a great response. One reason: women like the chance to work with other women, free from apprehension about men being impatient, competitive, or condescending as the women ask questions.

Articles. If well associated with the individual and company providing them, articles in women's media can offer almost as much benefit

as delivering a seminar. Of course, the face-to-face experience is always going to result in a higher conversion rate. But, articles reach a lot more people and are a lot less expensive to develop.

Communication Notes: Consumer Education

When undertaking a consumer education tactic, keep these points in mind:

- **Know your market.** Don't assume you're talking to beginners unless you have some evidence of it.
- **Tailor your communications.** Remember the way women absorb and process information. Add context, lifestyle implications, and stories to the facts, charts, and blueprints you need to get through the materials.
- **Be sure to tell her to "bring a friend."** The social aspect will increase the appeal to her, and double the audience for you.
- **Don't sell. Don't.** I know you've gone to some trouble to offer all this free learning, and you feel you've earned the right to put in a plug for your company and your products, but women seem to find this more distasteful than men do. Unobtrusive mentions of the examples you are most familiar with (namely, your products) are fine. But when the presenter shifts over into sales mode, women's reactions are to pull back—and the rapport you've worked so hard to build is broken.

Intercept Marketing: Arouse the Want

Another way to tap into the power of suggestion is to place the product in her path—and let nature take its course. Sometimes, "what you see is what you want." You weren't really planning to upgrade your laptop until next year, but then you saw the new Sony Vaio, and . . . *well, you really did sort of need a new laptop, and why wait until next year?*

Intercept marketing is about placing the product in your consumer's daily life and letting her generate her own impulse to acquire it. Unlike men, who are disinclined to interrupt their progress toward the current goal to explore something that's not on their task list, women are willing to make a short stop "on the way" to their destination and take a look at something that intrigues them. And sometimes, that's all it takes to start the buying juices flowing.

Go where the women are.

“Out and about” placement. Some companies like to be in the middle of large numbers of women, as was the case when Buick Regal, partnering with retail giant Sears, brought their car models right into the mall for perusal up close and personal. Likewise, Toyota parked a new model in the middle of Pier 39 in San Francisco with sweepstakes entry forms encouraging passers-by to try to win it. You can bet that women (and men, for that matter) checked out the car they were trying to win.

Sponsorships and alliances. Other companies prefer a more targeted, personalized approach, like Apple, which brought ten of its new desktops to a management women’s motivational conference sponsored by numerous companies all eager to reach 10,000 women in middle management.

Bring the women to you. Use borrowed interest to attract women to your own events. Although one wouldn’t expect a high turnout from an invitation to a minivan test-drive event, Oldsmobile Silhouette’s marketers learned that hosting a women’s golf clinic—and bringing along some minivans for the ride, as it were—generated a strong interest among clinic attendees.

Taking Action on the Activation

Once you’ve activated the consumer’s buying process, make sure you provide a way for her to act on her impulse. The whole point of targeting the Activation stage is to be the only brand present when she experiences her first inclination to buy. But you have to *be prepared to capitalize on your advantage.*

Have plenty of follow-up information available. At the seminar, in the article, on location at the event, offer an abundance of brochures, videos, Web site links, etc., that are easy for the consumer to get to. Make sure the information is well branded and spells out how to get easy access to the seminar leader, article author, or company consumer services group.

And, be ready to follow up with an appropriate consumer contact immediately after she’s “met” you. Many companies include a contact-

generating effort at events they sponsor—usually an offer or prize that motivates consumers to leave their business cards. Most companies never do a thing with those valuable lists of consumer leads—because they haven’t prepared ahead of time.

At the very least, have a letter prepared in advance to go out the following week, reminding her of your “meeting” at the event, communicating why your company was a sponsor of the event, and suggesting a next step that may be of interest to her, based on her attendance at the event. The connection can be tenuous, but you are trying to find a way to communicate “same-same,” that you have something in common.

For example, I’ve spoken at a number of women’s leadership forums in various cities, many of which have attracted automotive sponsorship. A hypothetical follow-up letter from BMW might say something like: *Thank you for stopping by our exhibit at the Women’s Leadership Forum last week. BMW is proud to have sponsored that groundbreaking event as part of our ongoing commitment to support women in our community. Another of our programs that supports women is our Drive for the Cure initiative to raise funding for breast cancer research. This program has several facets, including our pledge to donate a dollar per mile for every test-drive (up to \$X). We would like to invite you to participate in this program and would welcome your call to schedule a test-drive. By the way, as part of our effort to make life easier for busy women like you, one of the services we offer is to bring the car to you at your office or home. Please give us a call so we can schedule a test-drive at your convenience.*

Don’t just dump the stack of business cards on the corner of some poor salesperson’s desk for cold-calling. Instead, use a well-planned follow-up to convert a *buying activation* into a *brand opportunity*.

Nomination: Surviving the First Cut

Influencing this stage of the purchase path deserves particular consideration when marketing to women because of a basic household truth. Even if a given purchase is unequivocally a joint decision—as it probably is, for instance, when the family is deciding where to go on vacation—it’s generally the woman of the house who does the preliminary round of research.

She starts her shopping process by looking around for options that offer what she’s interested in. In other words, she *nominates* some candidates to the short list. Differences in male/female priorities, process,

GenderTrends Genius: Edie Fraser

President of the Business Women's Network (BWN), a premier source of information, resources, contacts, and opportunities helping women on all levels of business expand their professional horizons

Women's Organizations: A Winning Proposition for Corporate Sponsorships

The proliferation of women's organizations—as many as 7,000 according to our count at BWN—is offering unprecedented opportunities for corporate marketers. Not only is it a great way to reach out to niche women's markets, it's also a great way to build your corporate brand. Women are intensely loyal to companies that seek them out, and associations are effective places to recruit them as customers, shareholders, and even employees.

To learn how to leverage the power of associations in your marketing efforts, see page 228.

and marketing response often result in different brands making the first cut. And when you think about it from a marketing point of view, the first cut is the unkindest cut of all, because it is where *most* of the brands in the marketplace get tossed out.

The three deciding factors that determine whether a brand will make it on to that short list are:

1. **Top-of-mind awareness.** She can't consider your brand if she's never heard of it. Actually, it's more than that: your brand has to come up as a candidate more or less spontaneously, before she's even started to do any serious research.
2. **Relevant differentiation.** Your brand has to stand out from other similar brands in some way that's relevant to her needs or preferences.
3. **Brand likability.** This is the Sally Field factor: "She likes you, she really likes you!" (Or at the very least, she's got nothing against you.)

You can address all of these deciding objectives together through programs delivered via word of mouth, milestone marketing, and/or brand/image communications.

Word of Mouth: Worth a Mention

As we saw in Chapter 6, women are much more likely than men to start their purchase search by asking around. This is especially true when the benefits of the product are “invisible.” In other words, the benefits can only be assessed through direct experience—for example, cell phone service, computers, and financial planning advisors.

In these typically “male” categories, a woman prospect will ask men their opinions, because they are assumed to be more experienced and knowledgeable in these categories. But she will *believe* women more for two reasons: First, she knows that another woman will better appreciate what elements are important to her. Second, she knows that when asked directly, men will have a tendency to overrate the product or service they use. They’re concerned that if they admit it’s not terrific, it would reflect poorly on their judgment in purchasing the product in the first place, which is—to men—a clear sign of weakness! Women, on the other hand, with their “full disclosure” and “let me help you” inclinations, are more likely to flag any areas of dissatisfaction that warrant notice. The marketer looking to maximize the *credibility* of his referrals will make sure his women customers are happy first.

Milestone Marketing: Finding the Receptive Mindset

Finding the receptive mindset means knowing *when* she is most likely to be looking. As we saw in Chapter 4, life events trigger new needs, and most of these needs fall into the woman’s bailiwick to address.

Two of the most obvious are marriage and children, both of which affect a household’s purchasing patterns very noticeably—and both of which affect female purchasing behavior much more dramatically than males’. Furniture, apparel, place of residence, choice of car, number of appliances, a desire for insurance . . . prospects for all of these major purchases can be found at the altar or in the maternity ward. And your understanding of her roles and her mindset within the context of these life-changing circumstances can turn the key to get you in the door at these critical times. Conversely, your lack of understanding can lock you out.

For example: Engaged women are big spenders—and not just at the bridal registry. Sure, they’re buying veils and rings, but they’re buying a lot more, too.

There are lots of media vehicles for reaching brides. Magazines like *Modern Bride*, *Bride’s*, and *Bridal Guide* are all examples, as are Web sites like TheKnot.com, WeddingChannel.com, and Bridalzone.com. These vehicles are loaded with ads for dresses, flowers, china, jewelry, and honeymoon trips, but none shows ads for insurance, cars, cell phones, or financial services. (One major exception: Citigroup’s Women and Co., which has done a brilliant job creating highly engaging ads for the *New York Times* wedding pages.) What a missed opportunity! Here’s a segment of the women’s market that’s ready to buy, but only the dress-makers and wedding suppliers are talking to them. Remember: First in, first win. You’re not just getting a newlywed; you’re quite likely getting a customer—an entire family, eventually—for life.

There are plenty of other major life events that trigger consumer needs as well. And women, if approached appropriately, can be grateful for some help in these areas. They include buying a new house; starting, buying, or selling a business; or sending a son or daughter off to college. Similarly, a divorce, an inheritance, retirement, the death of a spouse—all *prompt women to spend money*. Some of these are joyful events, some are traumatic; all require a sensitive approach. In most cases, you’ll find communications from the “expected” industries at these points. Your opportunity is to be the first in your industry to do the *unexpected*.

Special interest media. There’s always an advertising vehicle aimed at people making one of these transitions. New mothers are deluged with “care packages” in the hospital; people moving into a new neighborhood often are greeted by Welcome Wagon packages from local merchants; graduation from high school generates a rash of direct-mail contacts. A little research will locate the delivery vehicle.

Positioning hook. The power of this approach is that you may well be the only one in your category connecting with this audience in this vehicle. (Remember, just because no one else has thought of it *doesn’t mean it doesn’t make sense*. Look at the numbers in Figure 8.1 for the percentage of engaged women who buy/lease a new car and explain to me

why there aren't any car ads in bridal magazines.) Nonetheless, since you are presenting your brand in a very specific context here, it would strengthen your message to make the connection to the context. Imagine a bridal magazine ad for a sports car: *It might not be a chariot—but it will get you to the church on time.* Or, consider an ad that trades on the concept that women “run” their marriages: *The Ford Explorer: Just the First of Many Decisions You'll Make for Him.*

FIGURE 8.1 Engaged Women Buy Big-Ticket Items

Women in their 20s	Past 12 months (%)	
	Single	Engaged
Buy/Change insurance	31	43
Buy/Lease new car	13	41
Open new bank account	20	36
Change cell phone	14	24
Buy stocks or bonds	12	20

Source: Study by Modern Bride/Roper Starch, reported in *Marketing to Women* newsletter, Feb. 2001, pp. 1 and 3.

Making a Good Impression

To make the first cut, it's not necessary for the consumer to have a lot of detailed information yet. What drives this stage is a general feeling that this is “the right kind of brand” for her, not solely from a product quality point of view, but also from a positioning that puts it in her competitive set, and from a favorable overall corporate reputation. Your best bets at affecting this “general impression,” in addition to word of mouth, are brand/image advertising and public relations.

Brand/Image advertising. This kind of advertising should put its power behind one of three objectives (all of which overlap to some extent, but let's look at them separately for purposes of discussion):

1. *Establishing what “class/type” of product it is.* The consumer may not know anything about Mazda cars, except that she starts hum-

ming “zoom ZOOM zoom” every time she thinks Mazda, which tells her it’s a fun car to drive. If that’s what she’s looking for, that’s enough to get Mazda on her initial short list.

2. *Communicating who the user is.* You could do what Mitsubishi’s been doing lately. In an effort to add youthful appeal to their brand, they’ve been running a slew of TV ads with teenagers or very young adults in the car listening to the latest tunes and doing something self-expressive: dancing, singing along, and so on.
3. *Creating a distinctive brand personality.* These ads don’t communicate much about either the product or the user; their goal is to make the brand/company *likable*. Have I mentioned I love Steven, the Dell Kid? Dell never really broke out of the pack of “microchip machines” for me until I saw that quirky teenage boy with the self-assured manner and a passion for Dell. Now, when I’m next in the market for a computer, I’m sure I’ll consider Dell. Why? I’m not sure; I just will. Judging by Steven’s popularity—he’s even been on Letterman because of the Dell ads—and from the comments I hear from my circle of friends, I bet a lot of other women will, too.

Public relations: Good deeds and disasters. This is a secondary, less-flexible approach than brand/image advertising, but it warrants your consideration here for two reasons. First, public relations (PR), as distinguished from product publicity, is an image medium. If you can get out the good news about your company’s commitment to customers, commitment to employees, community support programs, and other good deeds, this all contributes to building a brand or company personality that matters to women.

Second, and conversely, if you’re not ready with a contingency plan to quickly address any PR disaster with integrity, you’re going to hear the sound of women’s wallets snapping shut so fast you won’t know what hit you. I can tell you, though: It’s the reverberation of the sound of “no”—*no more of my time, no more of my consideration, and no more of my money*. The good news is that women do take the good news seriously, but the bad news is that they take the *bad news* like a ton of bricks.

Investigation and Decision! Crossing the Finish Line

OK. You've got a horse in the Derby—that's great news! You're not over the finish line yet, though; now you've got to figure out how you're going to win. Interestingly enough, the marketing mantras for this stage of the consumer motivation process are completely different than for the previous one.

Perceived Product Advantage

The subtitle says *perceived* because perception can be influenced as much by skillful *communications about the product* as by the product itself. Given two identical products, the marketer who can best illustrate how the brand delivers the benefits the collective “she” wants, and do so in language she can relate to, will win the sale. And the word *advantage* is to emphasize that no matter how good your product may be in the absolute, she will not be ready to make a decision until she has compared several options. Your brand will be one in a lineup of options, and you have to have some edge if you want to be the chosen one. This has implications for what you include in your product/information communications, as you'll see below.

Included within the idea of perceived product advantage is the concept of *value*. The price she's willing to pay is a function of whether she feels the item is “worth it.” If she sees more benefit in one option versus another, she's willing to pay more for it (up to a point). So, net-net, on the product dimension, the brand that delivers the most advantage for the best value will win the Perfect Answer prize.

Product/Information Communications: A Voracious Need to Know

Nobody really knows why, but everybody pretty much agrees: women want more. They want more facts, more answers, more access. Maybe it's the shopping training we get from girlhood or the gatherer instinct from prehistoric times, but when we're making a serious purchase decision, we want to make sure we've checked it out, inside and out, backwards and forwards, and upside down if necessary. Men don't do it that way. Men focus on “the important stuff,” the “high, hard ones.” (I guarantee you: no woman came up with *that* expression!) Men

prefer their communications streamlined. The point to take away here is this: if you design your informative communications for men's minds, women will find them lacking.

- *Make sure the benefit emphasis is female-friendly.* Translate the raw product feature information into women-relevant lifestyle benefits (e.g., instead of saying only “The car accelerates from 0 to 60 in seven seconds,” complete the thought by adding, “which gives you the power you need to safely merge into freeway traffic.”)
- *Deliver the message using the precepts of women's Communication Keys.* Context, stories, and personal details will draw women into your message and ensure that your points register on her radar screen.
- *Provide comparisons with several key competitors.* At first, this will seem counterintuitive: Why would you provide your prospects with information on your competitors? But look at it this way: she's going to do the comparison anyway. And she's not going to buy until she's done the due diligence to her satisfaction. By providing her with the information she wants, you both direct her perspective and accelerate the decision process.

Suppose you offered this feature on your Web site: she can select the model she's interested in and can include three competitors. Then, she clicks on the criteria she wants comparisons on. The site presents the information in easy-to-compare chart form—and it also provides editorial comment.

Personal Interaction

Sales are not made by product alone. Because of her predisposition toward people and relationships, she will find herself inclined to buy from the salesperson who is most successful at creating a rapport. The desire to award the business to “the better person” will weigh more strongly in her considerations than in a man's.

Face-to-face: Make it or break it. Women appreciate being told, but they hate being sold. What's the difference? Mostly it's in the point of view of the salesperson. Women want to feel they are partnering with

an agent, not resisting an adversary. I'm not saying it will cinch the sale if a product isn't satisfactory, but it will definitely break the sale if the personal interaction is *not*. Chapter 10 is primarily devoted to spelling out the selling skills that are most likely to motivate women, so we won't spend much time on it here. For now, let's just cover one warning signal that tells you your presentation is coming off the tracks.

She's not buying it. Watch for head nods and little “um-hum” sounds of acknowledgment. When they stop, *you stop*. Head nods have a whole different role in male and female conversation. For men, head nods mean agreement: the listener agrees with the speaker. For women, though, head nods are how they encourage participation; they mean “go on” rather than “yes, I buy what you're saying.” So, men are confused when they get head nods from women and then are told “I hear what you're saying, but I don't agree with it.” Again, what they should be watching for is when the head nods stop. In woman-speak, that means “I've heard enough, but because it's your turn, I won't interrupt you.” When that happens, it's time to take a breath and ask a few questions: let her have her say so you can learn more about what she's looking for.

Retail Environment: Don't Waste Her Time, or Yours

Remember, women have greater sensitivity to context and greater awareness of their surroundings. When a woman walks into a car dealership, a doctor's office, or a bank, she immediately starts receiving and assessing signals that will factor into her overall impression of the product and the company. What a golden moment to send her a message! Instead, many companies let her stand—or sit—*waiting*.

Waiting time. Studies show this is *overwhelmingly* the single most important factor affecting a shopper's opinion of store service.¹ It's likely that it affects women even more than men, because multi-taskers feel they're being kept from moving ahead on several additional projects. To “uni-taskers,” waiting, though frustrating, is still on task, and still oriented toward that sole goal they're pursuing. A few principles of retail design, office décor, and even common courtesy can go a long way

toward overcoming her sensation of “wasting time”—and your mistake of wasting opportunity:

1. *Reduce waiting time for routine tasks by providing alternatives.* An example would be check-in at a business hotel, where there are always long lines around 3:00 PM when rooms become available. Instead of having customers wait in line to obtain a key from a front desk clerk, why not set up kiosks in lobby? Guests could insert a credit card and receive an e-key plus directions to the room.
2. *Make waiting time more productive.* Some places, like Jiffy Lube and doctors offices, have waiting time built in. In that case, help her make good use of it. Jiffy Lube, recognizing that 65 percent of auto repair/maintenance visits are handled by women (National Institute for Automotive Service Excellence [ASE]), is experimenting with offering free local phone calls and Internet access to customers waiting for their cars.
3. *Offer some modest amenities and courtesies.* Jiffy Lube, as part of their very savvy program to capture the women’s market, has redesigned its waiting rooms to make them more appealing to women by including CD listening stations, new furniture and color schemes, general interest women’s magazines, Starbucks coffee, and satellite TV. Feedback has been very favorable; in a recent survey, 54 percent of the respondents who visited one of the remodeled sites in Chicago stated that the appearance of the waiting area “improves the likelihood” that they will return to Jiffy Lube.²

Sensory reception. Women are more receptive on all five sensory channels, meaning they are more appreciative of the nice touches and more repelled by the not-so-nice. Let’s take a car dealership as an example to illustrate ways to respond to this difference:

- *Vision.* Environs will be noticed as much as the inside of the showroom. For instance, landscaping, attractive signage, and orderly displays all contribute to an overall impression of a well-run establishment, whereas salesmen loitering outside the front door smoking will not.

- *Colors.* Don't just settle for white walls. Use colors to create a sense of energy and enthusiasm in the showroom, alertness and organization in the finance office, and relaxation and calmness in the service area.
- *Hearing.* Use music the same way as color. Make sure the music isn't too loud for her more sensitive ears.
- *Touch.* Women are more tactile. A study conducted in Sprint Cellular retail stores revealed that whereas men were content to examine the phones behind glass, women wanted to handle them to assess weight and "hand feel." Women also prefer more texture in the environment: softer fabrics on furniture, textured finishes on walls, thicker carpeting, and the like.
- *Smell.* Women prefer areas that feel and smell clean, so service areas can be unpleasant for women. The best of them look dingy; the worst look and smell dirty. Clean up the grime and add a little shine.
- *Notice/Recall details.* Even tidiness can make a difference. A few small things out of place—the retail equivalent of a dirty dish or a pair of socks on the floor—will get noticed and create dissonance for women.

Incentives: There's More to Motivation Than Money

Traditionally, the role of incentives has been to *influence brand choice*: by giving the customer a discount, or some added value, the company is giving her a reason to choose one brand over another. While that dynamic is still alive and well with women, there's also another reason to do incentives: *to break through women's Spiral Path decision process*. Deflect the urge to pursue "the perfect decision" and encourage her to make a good move *now*. And, that leads to different offers, different timing, and different language. As incentives, offer what women want:

- *Services instead of money.* Current car dealership promotions are universally the same: a cacophony of cash offers focused on financing and discounts. You can't tell one from the other, which makes you think they must all be ineffective. A car dealership seeking to capture a high share of the women's market could run a promotion offering special service to everyone who buys dur-

ing the promotional time frame: free car pick-up and drop-off at the office or at home for regular maintenance checks and repairs. Or a car company could offer a chance to win one year of unlimited access to a driver/errand runner who could chauffeur the kids, meet you at the airport, pick up prepared meals, handle any little driving errand that comes to mind. Actually, a really cool prize would be to offer women a one-year contract with a “rent-a-wife” service who could handle *all* those errands I’ve so often heard women wish they could delegate to someone.

- “*Sharable*” prizes. Fly her with her husband, kids, and one more adult (mom or baby-sitter) for two weeks in the Bahamas; or let her invite four friends to Montana for a “girls’ getaway” soft adventure trip.
- “Chick” prizes. These are things women love and just never get enough of. Give them flowers (a fresh bouquet each month); foot rubs or a full body massage once a week for a year; or a library of chick flick videos and a year’s supply of popcorn for four. They’ll respond to your promotion and tell their friends to enter, too, and if they win, they’ll never stop talking about your company.

How You Benefit from Women-Oriented Promotions and Prizes

Women-oriented promotions, which are basically female-oriented offers with a time-limited deadline, will benefit your business in three ways:

1. **Attract attention to your brand.** Female-friendly prizes like those above are new and different, a great way to distinguish your brand from the competitive pack.
2. **Extend awareness and participation.** Word of mouth will travel. Unusual approaches like these are fun and worth a mention, which will not only drive awareness and participation, but also keep the memory floating around a lot longer than a run-of-the-mill, business-as-usual offer.
3. **Shorten decision time.** If a time-sensitive promotional offer gets her to close the sale faster, then its work here is done.

Succession: Making the Most of Current Customers

Once the customer has bought a brand, she converts from being a “prospect” to being a “customer.” Given women’s greater loyalty after the initial purchase, they’re basically yours to lose from thereon out. As long as you don’t do anything too egregious (she’s forgiving, but only up to a point), she’ll keep coming back. For this stage, the marketer has two objectives:

1. Build the customer relationship and enhance her sense of brand commitment, so she returns to the brand for any subsequent or related purchases.
2. Motivate her to become an enthusiastic brand ambassador and recommend the brand to her family, friends, and acquaintances.

Unfortunately (for themselves), at this point most marketers drop the ball and turn their attention to the next prospect. The reason for this is actually understandable, though still not forgivable from a business point of view. Marketing and salespeople are generally charged with developing *sales revenue*, whereas focusing on current customers boosts *profit*. Focusing on current customers may get smaller incremental sales revenue per customer, but each dollar of revenue takes so much less time, communication, and effort to generate, that it’s more than worth it from a profit point of view. Nobody really tracks it that way, however, until all the different departments’ operational costs hit the bottom line in the corner office. As a result, nobody really gets credit for it—and as a result of *that*, nobody really cares, except the customer and the stockholders, of course.

When you ignore your current women customers, you’re leaving a lot of money on the table—more than you realize. We’re talking not only about her own future purchases, but also those of her neighbors, her friends, her family, etc. In life insurance, over the lifetime of a customer, women provide an average 28 referrals, compared with 15 from men. This means that each and every woman customer brings in a lot more money than hers alone—and a lot more than her male counterpart does.

Help Your Customer Take Care of You

Most discussions of customer relations focus on how you and your company should take care of the customer—certainly an essential point in marketing, as you know. For the moment, though, let's reserve our consideration of customer care for Chapter 10. Here, let's discuss *how to help your customer take care of you*.

GenderTrends Genius: Dori Molitor

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Turn Women Consumers into Brand Enthusiasts

Everyone says they're targeting women, yet most women don't feel understood by marketers. According to the Yankelovich Monitor, 59 percent of women feel misunderstood by food marketers, 66 percent in the area of health care, 73 percent in automotive, and 84 percent in investing!

Imagine: 60 to 80 percent of women consumers feel misunderstood by the marketers who depend on them for their survival. Now that's an opportunity!

Traditional marketing's failure to understand women illustrates its inability to look beyond functional and attitudinal motivators for the deeper sociological, cultural, and psychological underpinnings of women's true purchase behaviors.

Learn the three critical steps to creating a bond with women consumers that translates into cash register rings. (Continued on page 228)

Make it easy for her to send you more customers. Make it easy not only for *her* to shop in your store or on your site, but also for her to *send her girlfriends and family* there. One marvelous device, pioneered by Amazon.com and now used on a number of the more sophisticated shopping Web sites, is the wish list. Like bridal or baby registries, wish lists "institutionalize" shopper referrals. When asked by her best friend what she wants for Christmas, the wish list holder can say, "Oh, I don't know. I've got a wish list on Amazon, if you want to take a look at the kinds of things I like." Wouldn't the husband be just as grateful as the wife if the response to the annual dilemma of the perfect birthday present were, "Well, you could check my wish list at Tiffany"? (Oh, all

right, at Target would probably be more realistic for most of us.) Every wish list brings in 5 to 25 new shoppers per list holder. And the next step is to enhance the service with event reminders, like those used by Proflowers and Harry & David.

Make it easier for her to come back to you than to try out one of your competitors. For example, one program pioneered by Cary Broussard, the highly innovative and dynamic leader of Wyndham Hotel's initiative to focus on women business travelers, is the Wyndham by Request registered customer profile. The profile keeps track of which newspaper she prefers, what she likes to have in her minibar when she arrives, whether she prefers a foam or feather pillow, how many extra towels she needs, what kind of juice she likes with her breakfast, and a host of other personal details. So, whenever she's traveling and needs a hotel, naturally she's going to check Wyndham first, because she knows things are going to be just as she likes them when she arrives, saving her a handful of calls to get set up in a new hotel. Incidentally, when Wyndham launched their women's initiative in 1995, women comprised 19 percent of their guests, same as the industry average. In 2001, that figure roared ahead to 35 percent of total guests, while their competitors' ratios stayed the same. And since the number of male guests has grown, too, it's plain to see that Wyndham's women are all incremental customers bringing in lots of incremental dollars.

Make it easy for her to give you more of her business. *Cross-selling* means persuading her to buy additional related products from you. *Up-selling* means either convincing her to buy more or to buy the enhanced/premium version. Focusing your marketing dollars on prospects who are already buying from you and therefore more receptive than average is a highly efficient way to boost your marketing ROI. Think of it as twice the sales for half the price. There are two key opportunities for cross-selling and up-selling to women.

Initial purchase—multiple items that go together. The first opportunity is *at the initial purchase* and draws on women's inclination to view any individual item as part of a larger context. Department stores have this figured out: whereas men's apparel is usually organized by type (shirts, jackets, slacks, etc.), women's apparel is usually organized by outfits.

Women who come in intending to buy a new pair of slacks generally leave with a coordinating blouse, sweater, and perhaps a jacket as well. Catalogs are able to take this a step further and integrate the belt, shoes, and jewelry into the outfit.

The same principle is starting to be applied in other retail contexts as well. For example, home improvement stores have taken a strong interest in women customers over the past several years. (In fact, Lowe's recently announced their dramatic shift to focus all their efforts to attracting women customers.) These traditionally male environments are starting to merchandise their bathroom and kitchen fixtures and décor items as coordinated "collections." Another good example of the "context principle" at work can be found at <www.herhifi.com>, where they sell audio equipment by room instead of by component. The big idea? Find ways to group related products together, both "anchor" items and accessories. You will find women willing and interested.

Another industry that could do this is banking. Consider a "new mover" package for out-of-towners moving into a new neighborhood: in addition to the mortgage, the bundle could include banking, checking, and investment products. Similarly, a "college loan" package could include a loan for the parents plus checking, savings, and a credit card for the kid. Think of the incremental business that will fall into your lap simply because you thought to suggest it to someone who was buying from you anyway.

Current customers—offering more of the same and trading up. The second opportunity is to *focus more of your marketing efforts on following up with your current customer*. It is a marketing truism that *sourcing* more of your sales from current customers is more efficient and therefore more profitable. The reason is that it requires fewer marketing dollars and less sales effort, because current customers already know and like your brand, store, salesperson, and/or company, so there's not as much convincing required.

Women customers are likely to be even more receptive than men for two reasons: First, as we saw in Chapter 6, women put so much more research into their first purchase that they are inclined to amortize their investment by staying brand-loyal on subsequent purchases. Second, women weight relationships more heavily than men do, so they

are inclined to award their business to the person who served them well in the first place.

Reach out to your current customers by creating and maintaining direct marketing databases that help you keep track not only of your customers' contact information but also of their purchases and preferences. Offer them additional items related to what they own (which you'll know, because you'll track this information in your database). And after enough time has elapsed for them to be in the market again, give them a special offer on the premium model of what they bought last time. With this strategy, you will get a higher response rate from a more focused marketing expenditure. Moreover, you will make your current customers feel special, which will reinforce their commitment to your brand.

Maximizing Your Impact: Leverage a Strategy, Not a Tactic

So many tactics, so little-time? Money? Strategy? So little strategy! When marketers introduce a new advertising campaign, launch a new product, or sometimes even just add a product improvement, *it's a big deal*. It changes everything: the message, the media, the motivational dynamics. The change permeates every element of the company's communications: television, print, the sales materials, in-store signage, collateral.

Oddly enough, though, when marketing to women, some marketers seem to think that they can put a picture of a woman in one of their print ads and call it a day. That's not strategy; that's just plain ineffective. You might as well know up front: If you're not ready to make a commitment to this market, don't expect it to come running into your arms. One delightful date is not enough to make a marriage. And it would be foolish to think you can woo the women's market with a single contact, a tentative program, or a short-term outlook. Only a comprehensive program, integrating several different tactics and creating numerous communication opportunities, can build the kind of brand presence you need to persuade a person. This is especially true when that person is a woman, because of women's drive for context and search for the Perfect Answer.

The role of strategy is to make it easier to choose which tactics will return the most bang for your marketing buck. There are millions of programs and communications you could use; the trick is to choose the ones that will do the most good. Start by figuring out which stage of the woman's decision process offers the most opportunity for increasing your business. Concentrate most of your tactical efforts on that stage, rather than spreading your initiatives across the decision process. Nobody has enough money to do a good job across the entire process.

You need to avoid spreading yourself too thin. Use your strategy as your screener. There are lots and lots of impressive and interesting marketing tactics in the world. Unless a tactic has a laserlike focus on the purchase path you decided would do your brand the most good, don't bother with it. It will only diffuse your message and defuse your marketing efforts.

Figure 8.2 is a reference chart to help remind you of which strategies and tactics offer the most leverage at each stage of the woman consumer's purchase path. Only someone with an in-depth understanding of your market conditions, your marketing objectives, and your consumers can decide where to put your focus and how you should allocate your resources.

The discussions in this chapter showed you how to tailor those tactics to make them most effective with women consumers. Chapter 9 will highlight communication considerations to keep in mind as you are signing off on specific media buys or the copy and visuals for your marketing materials.

FIGURE 8.2 Marketing Contacts Along the Consumer Purchase Path

DECISION STAGE	ACTIVATION	NOMINATION	INVESTIGATION & DECISION	SUCCESSION
DECIDING FACTORS	Awakening the Need	Awareness Relevant Differentiation Brand Likability	Perceived Product Advantage Personal Relationship	Brand Commitment Customer Relationship
TACTICAL KEYS	<p>Extra! Extra!—Bring Her Some News</p> <ul style="list-style-type: none"> • New Product, New Usage • Advertising & Publicity <p>Power of Suggestion</p> <ul style="list-style-type: none"> • Consumer Education • Workshops & Seminars • Article placement • Intercept Marketing • “Out & About” • Sponsorships & Alliances • Proprietary Events 	<p>Word of Mouth</p> <ul style="list-style-type: none"> • Asking Around • Credibility <p>Milestone Marketing</p> <ul style="list-style-type: none"> • Special-interest Media • Positioning Hook <p>Making a Good Impression</p> <ul style="list-style-type: none"> • Image Advertising—TV, Print, Out-of-home • Public Relations—Good deeds and disasters 	<p>Info Communications</p> <ul style="list-style-type: none"> • Print, Web, Collateral, In-store Communications • Comparison Shopping • Value <p>Shopping Experience</p> <ul style="list-style-type: none"> • Salesperson Interaction • Retail Environment <p>Incentives</p> <ul style="list-style-type: none"> • What Women Want • Why You Should Give It to Them 	<p>Take Care of the Customer . . .</p> <ul style="list-style-type: none"> • Service & Support • 1-1 Continuous Learning Database • Problem Resolution • Surprise & Delight <p>. . . and Help Her Take Care of You</p> <ul style="list-style-type: none"> • Making It Easy • Cross-/Up-selling • Referrals

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Go! Communications That Connect

You know who you're targeting and have a strong understanding of how she thinks about your product and your brand. You've chosen your tactics and know what kinds of communications you need to develop. From Chapter 9 you will learn how to:

- Get the most out of your media budget when targeting women.
- Frame your brand's message within the context of female gender culture.
- Watch for executional details that can make or break your communications materials.

Media/Delivery Vehicles: Seeing Past the Numbers

Conventional media planning starts out as a straight numbers game and then quickly turns into a matter of opinion. Using sophisticated computer models and highly segmented demographic information, good media planners can develop a hundred different media vehicle combinations that deliver about the same number of people in the primary target audience. Then they apply judgment and experience to

point out qualitative differences and recommend which is a better fit with the overall feel of the brand, tone of the campaign, or advertising objectives. Here are some additional considerations that should be factored in when developing media plans to motivate women.

Word of Mouth

We've talked about the prevalence and power of women's word of mouth, but consider this interesting idea: *women as a human medium*. Why not recognize and take advantage of this uniquely female phenomenon to stretch your media dollars? Once you've met your primary media goal, take a second look at the numbers and give some weight to the "chat factor."

Circle of influence. When choosing among plans that deliver equally well against the primary target definition, men or women, take a minute to compare how each delivers against women overall. The more female spillover you have, the more aunts and mothers and neighbors and coworkers you have on your communications team.

Dual audience: Tip toward women. Some media plans are developed against a dual audience demographic, often expressed as something like "Adults, 25–49." When comparing options in this case, don't overlook an internal check of the female/male ratio in the plan. The higher the ratio, the farther your message goes.

Image and Information: Split the Message

An ongoing tension in advertising is the dual need to create a strong brand identity, while at the same time communicating enough specific product information to sway an immediate buying decision. Women's greater response to both the image and the informational components could be viewed as a stalemate—or as a strategic opportunity. The solution? Split the job.

For *brand/image communications*, you need media vehicles that can offer a rich message in a short amount of time. TV, magazines, and radio are able to bring imagination and emotion to your message, com-

ponents that are often key to creating brand/image advertising that sticks. The proliferation of highly targeted cable channels makes broadcast affordable, even for smaller media budgets. And, you may not always think of it right away, but *outdoor* (billboards) can be effective here as well. They're sort of like the haiku of advertising: very short format, very little time to make your point, but if you get it right, tremendous punch.

For conveying *product information*, particularly in the depth that your women prospects are seeking, you're going to want to use media that accommodate long format copy. For advertising, this means magazines and newspapers. Sometimes, say in financial services, women will want even more information than you can cover in an ad, so be sure to make it easy for them to access it by offering brochures via a toll-free number, or by directing them to your Web site. And don't forget to make the most of your in-store presence by posting informative merchandising materials and take-one collateral right there at the point of sale. In addition, three new technologies that didn't even exist five years ago are rapidly evolving, making it ever easier and more cost-efficient to quickly distribute just the right information to just the right customer at just the right time: Web sites and e-marketing, electronic in-store merchandising, and increasingly sophisticated database management.

“Connecting” versus “Reaching”

Although *editorial context* is not a new concept in media planning, women's greater sensitivity to context and emotion has been undervalued relative to the more easily grasped quantitative considerations. And yet, the difference between “reaching” a prospect and “connecting” with her hinges on these very dimensions. To avoid that oversight in the future, after your creative has been developed and decided on, ask your agency to more deliberately weight editorial context by assigning a contextual value to the various media vehicles under consideration.

Media Units: Optimize for “Effective Impact” instead of “Effective Reach”

In Chapter 4, we saw that women appreciate more context and communication richness in advertising. We hypothesized that women may well respond better to more of an immersion approach to advertising, rather than the traditional single-minded “topline” approach. If this is so, we should reexamine our thinking about media units as well. The logical inference, particularly for high-involvement big-ticket purchases, is that women will respond proportionately more to larger media units that permit more richness and flexibility in the communication: for instance, two-page spreads instead of half-page ads, TV :60s instead of :30s, and so on.

Traditional media planning is often based on the principle of “effective reach.” The goal is not to maximize the total number of people in the target who see the advertising, but rather to maximize the number who see it *at least X times*. *X* is the minimum number of times the consumer must see the ad for it to be effective—in other words, for it to generate the intended effect: awareness, recall, persuasion, and the like. For women, experiment with the principle of “effective impact” instead. Determine the *minimum media unit* needed to fully capture women’s attention, elicit their emotional response, and otherwise have a strong impact. The goal is not *exposure frequency*, but *dramatic impact and engagement with the message*.

While this may sound radical at first, in concept this is second cousin to the strategy espoused by marketers who advertise infrequently but only in the top-rated programming, like the Super Bowl (Master Lock is famous for this), Academy Awards, or Olympics. *If you want them to notice, go big.*

Be a Maverick: Women Will Welcome You

Consider “unconventional” buys that take advantage of your pioneer status. To see what I mean, look through the pages of *Architectural Digest* or Oprah’s magazine *O!* Both are full of ads for exactly what you’d expect: lifestyle products and high-end jewelry in the one, anti-aging face creams and a few financial services ads in the other. Where

are the cars, the computers, and the consumer electronics? Women buy over 50 percent of the first two categories and about 40 percent of the third, so why are they totally invisible in two of the publications for which certain women's segments express the strongest fondness?

They're probably missing for two reasons: First, advertisers are trying to straddle the difference by running their ads in dual-audience books. Second, advertising agencies are recommending media vehicles based primarily on efficiency. But agencies are the first to insist on the value of innovation and ability to break through the clutter when it comes to creative executions. Why not apply that thinking to media choices as well?

Messaging: What Works and What Backfires

The four compass points of gender culture in the Star—*Social Values, Life/Time Factors, Synthesizer Dynamics, and Communication Keys*—will direct you to executional approaches that women find engaging, meaningful, and motivating. This section is organized into two perspectives:

1. *What you say.* These are in the realm of ideas and communication premises you can use to catch her eye, engage her imagination, make her smile, and win her heart.
2. *How you say it.* These are specific points on visuals and language that you need to be aware of: some to use, some to refuse.

The GenderTrends™ Marketing Model is a rich source of ideas for different ways to address your women customers, ways that are more relevant and effective for this target than the conventional approaches directed at men. Before you start creative development, use these checklists to suggest ideas as you're deciding on creative approaches to explore for your advertising campaigns and secondary communications materials. Then once the creative is finished, be sure to review the "how you say it" list to scan for pitfalls and opportunities as you're signing off on recommended copy and visuals.

What You Say: Meaning and Motivation That Break Through

People First

Tap into women's orientation toward people as the most important and interesting element in life. Show people in the visuals and let us hear their stories in their own words. Talk about how your brand benefits people by making life easier, lovelier, or more fun. Especially in some categories, where many products are difficult to differentiate without exhaustive explanations, and *everybody's* ad looks alike, this is a great way to break out of the pack and boost your sales by a few million bucks.

User focus trumps product focus. While men may be interested in the widgets and gadgets of cars and high-tech, a woman's eyes glaze over and she starts looking around for someone to talk to. What the product means to the person who uses it is far more likely to seize her attention and hold her interest. Play your cards right: just as in poker, the cards with people on them will beat the numbers cards every time.

Personalize the brand. There are also other ways to bring human interest to your communications. You can use an engaging spokesperson or even an engaging spokesproduct. For example:

Swedish Covenant Hospital in Chicago has been running an interesting ad lately: A fairly handsome doctor-type gazes out at you under the headline, "Mom called it. My oldest brother became the fireman. My baby brother became the lawyer. Me? I'm the heart throb." And the subhead continues, "Mend a few broken hearts and your patients forget you're just a heart surgeon." To tell the truth, I didn't even know there was a Swedish Covenant Hospital—but now I do. And I know they have great cardiac facilities, and maybe the doctors are even nice. Mission accomplished.

When's the last time you heard a computer called "adorable?" How about *Apple's iMac* desktop? Staring back through the display window at a human admirer, the anthropomorphic little machine starts to mimic him; they even stick out their "tongues" at each other! *Adorable.*

My parents bought a new Apple just because of that ad. And, I've personally heard of three men who bought it as the family computer (that would be on display, in effect, in a kitchen or other high-traffic area) because their wives thought it was cute.

Why aren't cars doing this? Cars are "badge" brands, which means people see their cars as an expression of who they are. We anthropomorphize cars, personalize them, even *name* them! My first car was a Dorothy, and depending on their reliability, subsequent ones have also had some cute names—and some names I can't print in polite press. This has all the makings of *a relationship waiting to happen*.

Warmer Wins over Winner

Several dimensions of women's "other-orientation" offer opportunities for marketers to drop a hook.

Group hug versus top dog. Remember that autonomy and winning don't have the same pull for women as for men. Not that she doesn't like her "flexibility" and sense of personal achievement, but the warmth and interaction of "belonging" are more important to her than to a man, and to her ear, "solo" can have kind of a sad sound to it.

Others matter. Not only that, but helping someone else, which isn't mission-critical for most men, is a plus for women. This isn't necessarily in a mushy, nurturing way; it's more that it makes her feel useful, appreciated, and powerful. Honda has a scholarship program to *help young women athletes* go to college; Aetna helps her *take care of her employees* by offering 401(k) plans; an ad for life insurance points out that insurance isn't for the people who die, it's for the people who live. Appeals on how the purchase can help her *help others* fit well into her female frame of reference.

Make the world a better place. The mirror corollary of the principle above is that she thinks *you* should help others, too. BP gas stations have taken an unusual approach in that their advertising (not just PR) focuses on their environmental initiatives. In a market with numerous well-established competitors, this new contender distinguished itself on a criterion I care about. Next time I see one, I intend to stop in.

She Prefers a Peer Group to a Pyramid

Use characters, spokespersons, environments, and situations that emphasize *affinity* instead of *status*. Brand images should reinforce “so much in common” and “she’s like me” rather than “I wish I were like her.”

Dig for the differentiator. As we saw in Chapter 4, she has a longer list, and sometimes the detail that makes the difference is pretty far down on that list (like the Ocean Blue on my Nokia phone). Make sure you find out what it is, and then, even if your primary communication stays focused on the “headline criterion,” make sure the differentiator gets through somewhere—even if it’s just in the picture or a note in the corner. Women pick up on the details, but you have to give them something to go on.

How You Say It: Context, Stories, Language, Humor, and Other Essential Elements

The Cast: How You Portray Women

Beyond “respect” to “understanding.” Articles about communicating with women cite countless studies, surveys, and anecdotes, revealing that women feel marketers and salespeople don’t view them or treat them with respect. While that may be true, the term *respect* is so overused and underdefined that it is generic and meaningless. What women mean by “respect” is not about being put on a pedestal and kowtowed to (and it’s a good thing, too, since that is utterly antithetical to male culture!). It’s simply about being listened to and being accorded as much response as if the communication were coming from men: men who speak up for what they want and matter-of-factly expect to get it.

Better real than ideal. For the last 20 years, in survey after survey, women have told advertisers that advertising offers little for them to identify with. Female culture is all about commonality and empathy, not differentiation and aspiration. She’s looking for that flash of rec-

ognition that sparks a connection between her and the real people, real situations, real product usage, and real reactions that tell her you get who *she* is.

Coping with chaos. Today's woman copes cheerfully with chaos (usually). She has to. She normally has a full-time job, primary responsibility for managing her household, and plenty of church, school, and community activities to amuse her in her "spare time." The part a lot of advertisers haven't caught up with is that women no longer feel torn with guilt at not being supermom. Their houses aren't spotless, their kids are sometimes mouthy, and more often than they'd like they have a bad hair day. And that's OK: they're fine with it. It's advertisers who apparently live on Planet Perfect, and when women visit there, they don't recognize a soul.

Cast more women who aren't 20-year-old glamour goddesses. Grey Advertising's study showed that 82 percent of women wish advertisers would recognize that they don't *want* to look 18 forever. Eighty-two percent is not a small radical fringe, folks! Forget ditzes like Ally McBeal; instead, look at *Judging Amy*, *Law & Order*, *Crossing Jordan*, *The West Wing*, and *The Practice*. They all have attractive, normal-looking women with a brain in their heads—and they don't seem to be collapsing in the ratings. In fact, the last I looked, they were doing pretty well.

Choose your spokeswoman wisely. When choosing a spokesperson for your brand, keep in mind that for women's role models, the key dynamic is empathy, not envy. In fact, women seem to like a role model better if she (or he) isn't perfect. Oprah is one of the most widely admired women in America (and probably the most influential), and one of the things women like about her is that she struggles with a lot of the same things they do. In other words, less Miss America, more Ms. and Mrs. Real.

Reflect the new definition of beauty. While advertisers have become very conscientious about including ethnic diversity in their communications materials, only a pioneer few are even beginning to show the age diversity and size diversity women are looking for. Sara Lee's Champion apparel and the Lands' End catalog spring to mind, with

their real-sized models. One of the cornerstones of female gender culture is inclusion, and women resent the rigidity of one standard of attractiveness. It's time to let go of the "blondes have more fun" (and better looks, more money, higher status, and better men) approach to beauty.

Tap into the "girlfriend factor." Savvy advertisers seek to create implicit bonds with their customers by delivering their messages with warm thoughts and positive associations. Until recently, most advertisers neglected one context that is very important to women: their relationships with their women friends. Togetherness is a fundamental premise of female gender culture—it is a society of "constellations" not "stars."

The depth and meaning of a woman's friendships are among the most treasured elements in her life. According to the Grey Advertising study cited above, 74 percent of women would like to see advertising show more women doing things together with their girlfriends, sisters, and moms. Yet, based on what I see in the media, this is almost uncharted territory for advertisers. Personal disclosure, constant contact, and emotional expressiveness make up the core of the girlfriend factor, and each creates opportunities for emotional association with your brand.

The Setting: Presenting the Message

Stories. As you'll recall from Chapter 4, one of the Communication Keys of women's interaction is sharing anecdotes from their daily lives. A recent TV ad for a home improvement retailer is built on this very premise. "If this house could talk," the ad says, "the stories it would tell . . ." and as a result it evokes the personality of the house and the people who have lived in it. In home improvement, you've got a category that's as manly as they come—construction, contractors, heavy tools, and muddy boots—but the reality is that these days, *women are undertaking almost half of DIY (Do It Yourself) projects* and, on average, spending more than the men. So, this company had the savvy to jump in with a female-friendly campaign that's bound to make women feel comfortable and welcome—and that's bound to pull them in to buy.

Context. In Chapter 4, we learned that whereas men “see” more clearly when key information is extracted and “extraneous details” discarded, women better absorb information when it’s presented in context (e.g., as used in a typical situation). So, if you are accustomed to delivering your message via a bullet-point list of key facts and product features—which may be an ideal format for men—you need to think about adding a complementary treatment for women, one that places the product within its environment, lifestyle, and feelings.

Sensitized population: Marketing 101. “Don’t irritate your prospect.” This should go without saying, but it doesn’t, because men don’t have the same sense and sensibilities as women. The result: *irritation*, however unintentional. Numerous ads developed in good faith and certainly meant to appeal to women have unexpectedly (to the advertiser’s mind) appalled their intended target audience. One ad for wine coolers showed a wedding cake with a bride-and-groom cake topper on the left, a shapely young lady popping out of a cake on the right, and the headline: *Men and women like different things*. Next to the brand name was the tag line, “It’s what women like.” Well, women may like wine coolers, and they may like weddings, but, parody or not, I guarantee you they did not like the ad.

Show some emotion. Emotion-based advertising has a powerful pull for women. There are *always* people involved. It’s generally based on a shared moment and shared feelings—whether it’s inspiration, exhilaration, or just sheer wacky happiness. And it has a way of sticking with you: I worked on the Kodak account for four years and still got a lump in my throat every single time I saw the “Kodak moments” reel.

The more it’s tellable, the more indelible. To make it easy for women to transmit your message, build your case in sound bites, strong visuals, and, again, stories. It’s much easier for women to recall and recount an ad with one or more of these elements to anchor it.

The Script: Watch Your Language

Cast not aspersions. Comparative scenarios with one party at a disadvantage or portrayed as inferior make women uncomfortable, and they react surprisingly strongly. Even indirect language with a seemingly innocuous claim can trigger this reaction. For example, in 1999, when my client Wachovia was developing a campaign addressed to women business owners, one of the newspaper ads we tested included the statistic, *Women are starting businesses at twice the rate of men.* Would you believe that not one but several women immediately rejected that language on the grounds that it was putting down men? We changed the statement to read, *Women are starting 70 percent of all new businesses,* and it went through without a murmur.

Similarly, when my Allstate client tested a copy claim several years ago that said, *Women drivers have 15 percent fewer accidents than male drivers. To women drivers everywhere, we say THANK YOU,* a number of women in the focus group saw that as male bashing, objecting, “That’s just as bad as they’ve always been about us.” The moral of the story is that while fact-based *product* superiority claims are probably OK (if they’re not too heavy-handed), *user*-based superiority claims are definitely not. No people put-downs are allowed—and that means men, competitors, other women, *anyone.*

Deep-six any bragging and swaggering. These just aren’t women’s style. Perhaps you’ll remember the SUV magazine ad that started off like this: *Our 270-horsepower engine can beat up your . . . wait, you don’t have a 270 horsepower engine.* Men and women are both likely to smile at that ad, but whereas men will be smiling admiringly, women will be shaking their heads thinking, “Boys and their toys . . . they never change.”

Beware of talking about “women’s unique needs.” Many advertisers’ first inclination when undertaking a marketing-to-women initiative is to showcase their understanding that women are different and to make it clear that they are prepared to treat them differently. The only problem with that is this: women don’t *want* to feel different. They just want to feel taken *seriously.* The risk with the “women’s unique needs”

approach is that, unless the approach is done well, with great subtlety and respect, women feel stalked instead of wooed.

Check word meanings. You may not have known that there were two distinct gender cultures, but you were pretty sure you could say for a fact that we all speak the same language here in the United States, right? *Not necessarily.* When client New York Life wanted to recruit more female insurance agents, they started out by asking both male and female agents what they saw as the primary benefits of choosing an insurance career. As the first priority, both men and women said “money.” Men elucidated that as “the ability to earn a lot of money,” whereas women thought of it as “the ability to get paid what I’m worth.” In this example, both genders used the *same word*, but with *different meanings*.

The second priority agents expressed was identified by men as “independence,” whereas women said “flexibility.” If you think about it, they’re really saying the same thing, but their word choice frames it in a completely different context—a “mirror-image” example, but in this case one in which *different words* were used to express the *same meaning*.

The moral of the story is that to create communications that women will respond to, you have to be in close touch with women’s meanings and word choices. You can’t strain them through male perception and assume you’ll emerge with the right meaning. It’s not realistic to assume that what “makes sense” to men is going to resonate with women in the same way.

How to make a lady laugh. Before we close the chapter, I’d like to spend a few paragraphs on one of the more misunderstood aspects of communicating to women: women’s humor. First of all, with politically correct sensitivities to this and objections to that, along with reasonable demands to be taken seriously, it would be easy to lose sight of the fact that women have a great sense of humor. It’s just *different* from men’s.

Men’s humor grows out of men’s culture: humor is another way to connect through the one-up/put-down mechanism, and the punch line to a joke usually plays on how some poor guy gets his comeuppance. Not surprisingly, women’s humor grows out of female gender culture. It operates on the dynamic of *identifying with* the person in the funny

situation—the delighted recognition of a similarity you didn't realize before: “OhmyGod—that is *exactly* the way I am.” or “You're kidding, your husband does that too?”

Young creative geniuses, often male, are always pushing clients to dare to be “edgy.” Forget edgy—*edgy* means someone gets cut, and women don't like to see anyone get hurt, even for a good cause. For instance, current TV ads for Lipitor, a cholesterol-lowering drug, show vignettes of lovely people, including a well-coifed, gracious, glamorous, silver-haired woman coming up a red carpet as if to the Academy Awards. Suddenly she trips and falls flat on her face. The message is, *Cholesterol doesn't care who you are—it can bring even a princess down.* But, all I can think is *Oooh, that poor woman! Is she OK?* Frankly, I'm kind of mad at Lipitor for tripping her.

Question: Can Men Develop Good Advertising for Women?

A recent *Ad Age* survey noted that while 60 percent of agency account services executives are female, the creative staff averages only 35 percent female. This raises an interesting question: Can men develop good women's advertising? After all, if they could, wouldn't it have been done already? The answer to both questions is a qualified “yes.” It can be done—and even has. I've seen wonderful creative work by men on many occasions. Here's what it takes:

- He has to be a sophisticated enough communicator that he can work easily and comfortably in the world of women's verbal and visual subtleties and emotional richness.
- He needs in-depth briefings on the specific principles of female gender culture (the Star), how women respond differently to the marketing disciplines he's working with (the Circle), and how this particular target segment of women thinks and feels about this particular product.
- He needs to be open to feedback on his work from women that may not “feel right” to him, at least until he becomes familiar with the new culture he's working in.

Debra Nichols is senior vice president and director of Women's Financial Advisory Services for banking behemoth First Union. Her role, which she has accomplished with amazing success, is to make

sure that women are recognized and addressed as a target audience across every line of business in the bank. At a recent conference, she shared what I think is an enormous learning: When starting a new program directed at women, marketers should allow a longer creative-development lead time to build in a three-round learning curve.

In her experience, the first draft comes out “too pink,” with the positioning a little trite, the models too idealized, and the copy too sparse. The second round, after coaching, comes out “too beige,” with information overload and still little that is really engaging. The third round, fortunately, brings things back into balance, often hitting the mark, tapping into the meanings and motivations that will connect with the brand’s women customers. This dynamic makes it essential to set up a male/female advisory group (the women to comment, the men to learn) to look at the creative and identify any red flags before spending money on production and media.

Well, as far as *marketing* goes, that’s a wrap—we’ve finished up our discussion of strategies, tactics, and mass-delivered messages. Now, let’s turn our attention to *selling*—the face-to-face encounters that will make or break the sale.

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Face-to-Face

Sales and Service

The title of this book is *Marketing to Women*, and so far most of the focus has been on *marketing tactics*, or means of mass communication, rather than *selling strategies*, or what needs to happen face-to-face with the consumer. Many companies have learned that one without the other is a pretty lame duck. Some have learned the hard way, through a massive marketing initiative that brings 'em in but leaves 'em standing in the aisles unconvinced—and that's not a pretty sight. You can have the best marketing program in the world and deliver thousands of customers into the store, but without the face-to-face follow-through, *you won't get the sale*.

This chapter is for sales professionals. Everything you learned in Chapters 1 through 6 about female gender culture and buying style has direct application to how you interface with your women customers. You'll learn how to:

- Identify top women prospects and bring yourself to their attention.
- Introduce yourself and follow through with relationship-building activities.

- Discover what she's looking for in a product and persuade her to consider yours.
- Overcome “decision reluctance” and close the sale.
- Keep your investment in this customer paying off for you over and over again.

Prospecting

The amount of prospecting sales professionals have to do varies considerably from industry to industry. People who sell computers, consumer electronics, or telecommunications products really don't need this skill; their customers come to them. Customers come to car dealers, too, but the more sophisticated salespeople take the initiative to actively cultivate prospects on their own. However, the real pros at prospecting are the people in the financial services industries—banking, investments, and insurance. Building up their book of business requires making a very wide range of contacts and having the skill to convert a high percentage of prospects into customers. Let's start with ideas for making contacts among women prospects.

Track 'Em Down: Identifying Prime Prospects

When you're in the money business, your best prospects are *people who have a lot of it* (the brilliant conclusions continue unabated, as you can see). OK, so that's no surprise. And presumably, by the time you finished reading the section on women of wealth in Chapter 1, you realized that women actually control the majority of the financial assets in this country. But who *are* these women? And how do you *meet* them?

Affluent women—They're not who you think they are. Most beginners in the high-net-worth women's market assume “wealthy women” is synonymous with “wealthy widows,” and so that's the first market—and sometimes even the *only* market—they look to. Certainly, there are wealthy widows looking for financial advice, but they're not the only females with funds. As you'll see, there are actually a number of submarkets of affluent women.

Wealthy widows. There's some logic to the belief that the market of affluent women is comprised largely of widows: one of the major themes in this book has been that as the baby boomers age, the amount of money concentrated in women's wallets will grow exponentially, largely because most women survive their husbands by 15 to 18 years. What's more, I heard a startling statistic at a conference recently: someone from a financial planning powerhouse said their information suggested that close to 70 percent of widows change financial advisors within three years of their husband's death.

This surprised me initially, but it makes sense when you think about pre-boomer generations: Women didn't work outside the home, and they generally didn't get involved with big-ticket decisions. Financial advisors built strong relationships with the man of the house but rarely involved his wife. With no existing relationships to hold them back, the widows walked. The moral of the story is this: When you're working with "married" money, make sure you build relationships with both the husband and wife.

The executive suite. The second place people look when they're seeking affluent women is here, probably because of all the press coverage top corporate women get. (Although their ranks are growing fast, they're still kind of a novelty.) This is a good place to look—but it's not the end of the road. While there are certainly lots of women earning big corporate paychecks (as detailed in Chapter 1), there are two other categories that I would look at as well: women in professional practice and women business owners.

Professional practice. If you work in the high-net-worth market, chances are you already know which are the high-paying professions. But it may surprise you to learn how many of these professions have women-specific associations. In the medical field, for instance, there are American associations of women dentists, emergency physicians, psychiatrists, radiologists, and surgeons. These organizations generally exist to address nonmedical issues (they have access to medical information through the "general" association) and may welcome an offer to provide their members with some worthwhile insight on managing their money, whether at the local chapter or the national conference.

Women business owners. We touched on these categories briefly in Chapter 1, but let me just throw a couple of additional eye-openers at you: The fastest-growing segment of women-owned businesses includes the larger businesses, the ones with 100 or more employees—and presumably the greatest investment needs. Among women business owners (WBO) with \$2.5 million or more in investable assets, an astonishing 21 percent head companies in construction, trucking, and machinery. A full 72 percent of WBOs have investments in stocks, bonds, or mutual funds, compared to 58 percent of women employees. As we said in Chapter 1, these aren't the local Tupperware ladies chatting it up on Wednesday nights. You'll find them where you find the other well-to-do business owners—Chambers of Commerce and philanthropic boards, but more on that in a moment.

The point here is that there are lots of prospects out there, and you know what *the kicker* is? Affluent women are *almost never prospected!*

The kicker. When I started working with financial services companies, I'd been in my career for 19 years, I was a vice president at a large marketing agency, had a nice salary, and had almost never been contacted by a financial services advisor. (If I'd been prospected twice that was a big year.) When I realized this, I asked numerous female colleagues of similar rank and salary what their experiences had been—and it was always similar to my own. Meanwhile, our male colleagues of similar rank/salary got contacted frequently. At least half of the senior executives at my company were women. Thus, at least half of the prospecting pool was being overlooked. Astonishing! Here's the *kicker* to the kicker: One financial services guy *did* contact me that year, and he now has *all* of our accounts.

An even more dramatic example: One of my clients asked me to do a survey among affluent women—those with investable assets over \$1 million. A woman I spoke with said that she was one of the eight top executives of a company that had recently been acquired. Each of these eight executives came away from the acquisition with several million dollars for their shares. Shortly thereafter, all seven of her male colleagues were deluged with prospecting contacts from people who wanted to help them manage the huge chunk of money they'd received. She was "deluged" with exactly two. Wow! Obviously someone saw this list (in fact, many people did) and decided that seven of the executives

were worth contacting—while the other one, a woman, wasn't. What were they *thinking*? Are you starting to see how easy it is to think faster than your competition when it comes to women?

Choose and Schmooze: Networking

Once you've found the organizations that have high concentrations of the people you're trying to reach, the next step is to network with those organizations and the people within them. Even "general interest" organizations like Rotary, the Optimist Club, professional associations, community groups, local and regional leadership organizations, etc., while predominantly men, have substantial percentages of female members.

The day-to-day reality of making contacts and building relationships is that people naturally tend to network with others like themselves. Men network with men, women with women—sometimes it's just easier to talk to someone else who has the same language and customs as you do. But the upshot is something that has important implications for male networkers.

Women in a world of men are invisible. One of my woman friends, a regional director at a major insurance company, was training a salesman to be an insurance agent. He wasn't fresh out of school; in fact, this man was mature, confident, and fairly seasoned as a worker. During his training he accompanied her to a networking event—a meeting of the local Chamber of Commerce. At this meeting, she observed that although 25 to 30 percent of the attendees were women, he didn't talk to *any* of them.

After the meeting, she said to him, "I was interested to note that you're meeting and greeting—just not with any of the women." His response? "Oh, were there women there?" She laughed and said, "Sure there were. There were 15 or 20 of them." Apparently, something in his internal software was registering the women in the room as "background noise." Whatever the reason, the point is that even face-to-face with the physical reality, 25 to 30 percent of this networking opportunity was *invisible* to him.

Men in a world of women are apprehensive. In New York, there is a well-established organization called the Financial Women's Association (FWA). It has about 1,100 members, all high-level women involved in the financial services industry. I was told that about 10 percent of the members of the FWA are men. At one of their breakfast meetings, with 150 people in attendance, I sat at a table with one man and seven women. I heard someone ask the guy if he felt odd surrounded by a majority of women. He acknowledged that at first he had been concerned that he might be, but he'd been attending now for several years and had always found the women to be welcoming and engaging. As a matter of fact, when the woman who was chairing the breakfast meeting welcomed the attendees, she made a special point of welcoming the men.

The truth is that when you're trying to network with women, apprehensions are understandable—but unnecessary. Because female gender culture is inclusive and egalitarian, women are inclusive and welcoming to men in their midst. Their view of men coming into these professional organizations tends to be very positive. Rather than slanting toward wondering what he is doing invading their territory, most women feel: *Finally! Here's a man who is taking us seriously and treating us like any other professional association.* By attending, you're signaling respect. If you make the choice to participate, you won't stick out like a sore thumb; you'll stand out in positive ways—because many of your male colleagues are *not* doing this. You are a pioneer, a maverick, way out in the forefront.

Join the Party

At any networking event, a lot of us find it hard to approach a group of people we don't know and introduce ourselves. With men approaching a group of women, some men feel the added apprehension of whether they'll know what to talk about. What if the women are talking about *shoes and jewelry*? What if they're talking about *labor and delivery*? (And they may well be. Appalling as it may seem to men, women among women can shift from business to personal—from prepping for a big meeting to panty hose that run when you have *no* time to deal with it—and the conversation can get really personal, really fast.) So, men

feel worried that if the women are in the middle of some intensively engaging topic, they may not drop it when the men approach. Then what will the men say? They can hardly share their own panty-hose war stories now, can they? In fact, it may be true that women won't always instantly change the subject, but they *will* rapidly acknowledge men and eventually find ways to bring them into the discussion. Women are "groups" people and "people" people. If the guy wants to be a part of the group, he will be welcomed in.

Seminar Selling

Like networking, seminar selling is an often-used tactic when you're building up business. The typical way of doing seminar selling is to get as many people into the room as possible, with the expectation that of any given 50 people in a room, 1 or 2 will become live prospects. It's because of this low conversion ratio, of course, that you try to get the maximum number of people into the room.

With women, though, there's a more productive way to go about this: Have *smaller* seminars and higher conversion ratios. Instead of getting 50 into a classroom, go for 10 around a conference table—if the 10 are women. Linda Denny, who rose through the ranks from insurance agent to regional director to corporate vice president at New York Life, came up with this innovation when she was helping regional offices all over the country recruit more women into an insurance career at her company. Ten or so women who had been referred to the local office as interested in learning more about insurance sales were invited to participate with a group of other women in an exploratory discussion about the career. So, the size of the group was considerably smaller than is typical.

The second departure from standard practice was this: Instead of Linda talking while the "audience" passively listened, she would start with each person introducing herself and saying a little about why she was there. When Linda talked about her personal background, she made a point of sharing anecdotes illustrating why she had found being an agent such a satisfying career. As each woman introduced herself, she would do the same: Linda asked them to say a few words about who they were, what they did, what they loved about their current jobs, and what they'd change if they could. She calls this "kitchen

table recruiting,” because the feeling is a little like a group of girlfriends sitting around the kitchen table with a cup of coffee for a couple of hours.

Very quickly the women in the room get to know each other, and the conversation becomes candid. Linda would keep her ears open for opportunities to comment on how a career with her company provided something the prospect was looking for or resolved a problem at her current position. For instance, a participant might say that she loved being an emergency room nurse because she could help people when they needed it the most. In response, Linda might say, “That’s one of the things I love about my job, too; when someone’s just had a tragedy, I can come to her door and deliver a policy benefit check, so that she doesn’t have to add financial worries to everything else she’s dealing with at a time like that.”

GenderTrends Genius: Linda Denny

President of Denny Associates, Washington, D.C.

Recruiting: How to Sell Women on a Career with Your Company

Finding the “right” person to fill a job opening can be a tricky business—both time-consuming and expensive. Since about half the talent pool is female, you will often select a woman to fill an opening and want her to accept.

Recruiting is selling, too! Instead of selling a product or service, you are selling a career opportunity. To be successful in attracting and hiring women, you cannot ignore the well-researched data about how women go through the process of making a buying decision. Addressing just two of the most important steps will greatly boost your success rate:

1. Provide both information and personal contact in the right context.
2. Frame the benefits of the position in terms that are most likely to motivate her.

For specific suggestions, see page 230.

Linda’s experience has been that it’s not at all unusual to get *three to five interested people* out of only *ten* participants with this approach. The reason is that she has made it a personalized experience, selling the career by making it relevant to the individual woman in the room.

Instead of *talking* at her, she has *listened* to her and then commented on how the career connects with her life.

It's not hard to translate this approach from recruiting to sales. Instead of sending out direct-mail invitations to every woman in the neighborhood inviting her to a seminar on investing in a down market—and hoping that the room is packed—use your contacts and networking skills to invite ten women to a “private investment workshop.” Tell each to bring a list of two or three questions, as the workshop will be small and interactive, and you'd be happy to answer individual questions. As you answer, of course, you're learning more and more about what is important to the prospect and, at the same time, demonstrating what a whiz you are and what you would be like to work with. Some consultants set this up as a three-part series, held on-site for a group of participants who work at the same company. The series approach gives you and the participants several chances to get to know each other and further boosts the likelihood of turning a prospect into a customer.

At my sales training seminars, I'm often asked whether women customers prefer to work with female financial consultants. The answer is “not really.” It's true that professional women often like to support other professional women by trying to include them in any search for a new advisor—doctor, lawyer, accountant, etc. But once she starts interviewing them to decide who she wants to work with, it's a completely level playing field. Competence and chemistry count a lot more than gender. Your competence in the field is up to you, of course, but I can help you with the chemistry. Read on.

Cultivate the Relationship

Let's say you've identified a number of top prospects who happen to be female. Once you've gotten the business card, how do you stay in touch? Lots of business relationships require a period of time to bring to fruition, particularly those where personal trust is one of the keystones of the relationship. For the really high-dollar accounts, getting to know each other is an important part of getting in the game.

Business entertainment. The methods men use to create one-on-one relationships, which work well with other men, simply aren't as comfortable with women. Relationship building often has a social component, and guys build bonds by *doing* things together, so they might play golf, catch a ball game, or go to a boat show together.

When it's a man and a woman together, the problem is that it *looks* like a date, it *feels* like a date, and so even though both people know that it's *not* a date, they feel awkward. They're just not sure how to behave. The situation is rife with opportunities for miscommunication. Even the little behavioral things get weird: Does he hold the door? Help her with her coat? What is appropriate and what isn't in the business relationship?

An alternative, of course, is to make it a foursome: include the spouses. (This assumes you each have a spouse. If one of you doesn't, then the one-on-one scenario described above gets even weirder.) The good news is that now you're getting to know the husband as well—and it's always good to get to know both. The bad news is that your wife will only want to go out on so many business dates—chances are she has her own commitments, and there are only so many days in the week. Plus, out of courtesy to the two spouses, the outing becomes almost entirely social. Without much chance to even broach the business topic, you've lost half the benefit of business entertainment.

This is all on top of a few simple realities. Although many women play golf, it's not nearly as universal as it seems to be among men. Not as many women are interested in spending an afternoon at a ball game. Men may not be interested, either, but it's part of the expected male culture: men are supposed to be sports fans, and so they go along with it. Women may well go along with it, too—but it *won't benefit the relationship* if she's regretting the loss of the four hours.

So what *do* you do, because obviously you still want to get to know women prospects? Here are several suggestions—not the “right” way, just recommendations for alternative ways to get to know women prospects.

Meet women in groups versus one-on-one. *Join and participate in organizations* where you can interact with women, such as community and volunteer organizations, which are often made up predominantly of women—the PTA, for example. In my hometown, the PTA has 80

committees, 79 of which are chaired by women and 1 by a man: my husband. In situations like this, women feel a sense of comfort and familiarity as you're getting acquainted, and since the focus is on the work you're doing together, the social relationship can develop very naturally without a lot of effort or awkwardness on either side. Soon, word of your particular skill set gets around, people start coming to you for informal advice, and suddenly you've got a prospect.

As it happens, my husband's job doesn't involve prospecting; he volunteered out of a sense of community service. The point is, if he *had* been prospecting, he would have been in the catbird seat. Does it involve a significant time commitment? Sure it does. But like everything else, what you get out of it depends on what you put into it. Your return is a network of female friends and neighbors who know who you are, what you do, and how well you do it. *And*, you get a network of women who will be quick to refer business to you at every opportunity.

Make your own groups. Create networking events. Women love to network with each other, and they'll love you for picking up the tab. Why not set up a luncheon to talk about a subject pertinent to women? Invite a group of women to attend a museum event with cocktails and conversation afterward. If it includes a fun event, food, and interesting women to chat with, women will attend. Let's say it's a traveling Impressionist art exhibit—the tickets are limited and hard to get, so you buy 10 or 15 tickets and send out an invitation to a few of your clients inviting them each to bring a friend. The invitations note that cocktails will be served first at the place across from the museum, then the exhibit, then time to chat. Each woman will be delighted to offer her friend this treat; and each woman will be providing a “warm” introduction to another great prospect.

Magnet Marketing: Stand Where They Can See You

(First, let me say that it was really hard to refrain from titling this section “Become a Chick Magnet!” Being female myself, I'm allowed, you know. However, duty calls.)

Personal visibility. Women are more likely than men to volunteer, so one way to create personal visibility is by volunteering in community services organizations, serving on boards of directors, and otherwise participating in the community, as we briefly discussed above. You can also make yourself visible through the media: write articles and provide information that's relevant. Two things make this a great marketing idea. First, you'll get the visibility you want. If you target "affluent women who need a car" as your market, for instance, you might write about how to choose a luxury car and then submit your article to *Chicago Woman* or a newsletter for a women's professional association. Second, there's minimal competition; most of these types of publications are looking for content that is relevant and useful to their readers.

Community visibility. Offer information to groups of women: approach existing organizations or groups and offer to speak on your area of expertise. There's an assumption that you must be good if the executive director or president is inviting you; otherwise surely she wouldn't do so! These are women who already have something in common, if only the group, and also probably know each other fairly well and trust each other already. Therefore, word of mouth spreads particularly quickly and well.

The Sales Consultation: Presenting Your Case

All right, we're done with prospecting now, and those of you who went on break because your sales job doesn't involve prospecting can come back into the room and sit down. It's time to consider the sales presentation. Here's where the four Star points of the GenderTrends model can really help you. Social Values, Life/Time Factors, Synthesizer Dynamics, and especially Communication Keys—all have important insights you can use when interacting with your women clients and prospects.

What every customer looks for in a successful sales relationship is a combination of knowledgeability and trust. We're talking "big trust," as in "with all my worldly goods," and "little trust," as in "do you really know what you're talking about or are you just bluffing?" Men and

women develop trust in somewhat different ways. Let's talk about how to build trust with women.

The first and most important thing I can tell you is this: Talking to women involves a good deal more *listening* than most men are used to.

Listen More Than You Talk

No need to strut your stuff. One way men earn each other's trust is to communicate their track records. A guy will talk about how good he is as a way of proving he can do a great job: "Half of my clients are worth over a million dollars," he'll say. Or, "I doubled his return in six months." They talk about achievements, drop names, and let you know where they stand in the company hierarchy. I call these "credibility displays," because they remind me a little of a peacock who's very proud of his tail feathers. Don't get me wrong—this is the right thing to do in male gender culture. If you don't, men assume you don't have anything to brag about. But women don't brag. They'll tolerate it quietly, but they won't be impressed. As a matter of fact, rather than building respect, credibility displays are much more likely to ruin rapport.

Listen to her "life story." *Why does she launch into her life story when all she wants to do is buy a car?* The average male salesperson has a tough time not getting judgmental on this one. As she's explaining to him how many kids she has, she is also telling him how *they'll use the car to go to the beach on the weekends and for camping in the fall, so of course that means the dog has to come along . . . you wouldn't believe how dirty a dog can get after an afternoon at the beach . . . but most of the time, she'll just be driving to and from work . . . freeway driving, you know, so it has to be really reliable . . . and she occasionally needs to drive clients around to look at the houses she's representing, so it has to be a pretty decent-looking vehicle.* Ha! Caught you! You were looking at your watch, weren't you?

A lot of salesmen are puzzled by this "life story" thing. When men want to buy a car, they come in and tell you what they're looking for: a four-door sedan with a V-6 engine and antilock brakes. In the immortal words of Lerner and Loewe, "Why can't a woman be more like a man?" Can't she just stay focused on what we're doing here?

Well, she could, but she's trying to *help* you, believe it or not. First of all, she *is* telling you what she wants in a car, because she's telling you what she's going to use it for. As we saw in Chapter 4, women think and communicate in both contextual and people terms. You're supposed to be the expert—now that you know what the qualifications are, which cars should she look at? Second, by giving you all this personal information, she is giving you lots of great stuff to work with to build rapport with her. In her culture, if you're a nice person, you'll make a comment or two on something you have in common—the beach, the dog, driving around with clients, it really doesn't matter what. She's giving you a chance to be friendly, for crying out loud—and you're looking at your watch?

Your Turn to Talk

Present the product. Many corporate sales training programs still teach salespeople to give a canned pitch. There's a set way to present the product, a specific order to discussing its features. The goal is to get in as many good things as you can say about the product before the customer "sidetracks" you with questions. You're missing the point: It's not just small talk. She's given you the selling cues you need to persuade her that your product is what she wants.

Don't use the canned pitch; personalize your pitch based on what she's telling you. Explain how the interior of this SUV is designed to be both stylish and easily cleaned—cleaned of sand, for example. Show her how easy it is for anyone, large or small, to climb into the vehicle (just think about those kids and her women clients). Mention that this model has the best repair record in its class, so she won't ever have to worry about being stranded on a freeway. Not only does this tell her you were listening carefully, but it puts all your persuasive points in a context that is much more likely to motivate her to buy.

Pay attention to nonverbal feedback/language. When talking to each other, women generally face each other directly and watch facial expressions and gestures for the extra meaning behind the words. Guys tend to stand at an oblique angle to each other, both looking out in front of them and checking in with each other over their shoulders once in awhile.

When women listen to another person, male or female, they use furthering phrases (“I see . . .”), make acknowledgment noises (um-hum), and do a lot of “face work”—smiles and empathetic expressions—to show they’re tracking with the conversation and to encourage the speaker to continue.

Think about how a woman sees the body language and nonverbal conventions of male gender culture: Here she is, trying to be friendly, telling you a little about herself, both to build rapport and to give you what you need to help her. And what do you do? Listen in as she tells her girlfriends how it looked from her perspective: “*He didn’t listen to a word I said! He just stood there while I was talking, no reaction, didn’t even look at me; he kept looking out over the parking lot. And when I was done, he turned and asked me what kind of car I wanted to look at—right after I just told him!*” Now, obviously, she doesn’t understand male gender culture any better than you understood female culture (before you read this book, I mean!). But after all, *she* is the customer, and *you’re* the one who’s supposed to be figuring out how to connect with *her*. It’s actually not that hard, once you know what’s going on.

GenderTrends Genius: Joanne Thomas Yaccato

President, Women and Money, Inc. <women@womenandmoneyinc.com>

Reading Her Signals Right Can Make or Break Your Sale

We have worked with countless numbers of male salespeople who commiserate that they find it hard to sell to women. One of the biggest complaints men make is they don’t have as much success closing women as they do people of their own gender. It generally goes something like this: “I do everything right. I give her tons of good information. I answer questions and I listen. She gives me all the right buying cues, and then I go in for the close. Then she walks out of my office and I never see her again.” It’s a surprisingly common refrain.

So, we ask how he knew the woman prospect was so in synch with his sales presentation. The number one answer is: “She clearly agreed with everything I was saying. She nodded in agreement throughout the whole pitch. That’s when I decided to close.” And there it is. This is a classic example of communication style misfire.

To find out what went wrong—and learn how to avoid losing the sale—see page 231.

Answer Every Question Thoroughly

Remember, women have a longer list and are voracious information seekers. So, no matter how trivial or irrelevant her question may seem *to you*, answer it. I realize from your point of view you think you're helping her by keeping the discussion focused on what matters—you're trying to be efficient and may even be trying to be considerate of her time. But if your response to her question is, "Well, that's really not what's important here," you've lost the sale because you've offended the customer. If she says it's important—and if she's talking about it, that's what she's saying—it's important.

One area I've heard several women comment on is salesmen's unwillingness or inability to answer questions on how the product compares to the competition. When my friend Pam was shopping, she asked one salesman, "Why should I buy this car instead of that competitive make and model?" She took it as a given that anyone doing due diligence on such an expensive purchase would compare several options; and in her mind, she was giving the salesman an opportunity to showcase his product's advantages. His answer? "You just can't compare the two." "Why not?" she pressed. Again, he said, "You just can't."

This salesman lost the sale because he didn't know his competition as well as she did—and he tried to make her feel dumb for asking a perfectly reasonable question. Interesting sales strategy. Contrast that with the next dealership she went to where they were prepared to answer the same question with details on their product's advantages compared to the competition: newer engine design, more headroom, slightly better gas mileage, etc.

Don't Put Down the Competition

There's one important qualification to keep in mind as you're applying the advice above. Because of their egalitarian culture, women see any kind of a put-down as inappropriate—"shady dealings." So while it's good to delineate the differences, don't disparage. "I've heard a lot of complaints about their new model; it just doesn't sound like it's very well made," would be going too far. The key is to keep it neutral, not negative.

Small Courtesies Make Big Points

We've talked about how women are more sensitive to nuance and the underlying meanings, and what this means in terms of her response to seemingly minor oversights. The flip side, as we said, is that the positive stuff goes a long way, too: Small examples—but not small to women—include offering to get her a chair if it seems like she's had a long day, or getting her kids a couple of sodas from the vending machine, because it's such a hot day. But at a recent sales training seminar I was conducting, I realized I had to be a little more specific on this point.

A very experienced and *successful* salesman came up to me after the seminar and told me how pleased he was with the seminar and all the new stuff he'd learned. He said it had never really occurred to him to do the small courtesies before, but if “sucking up to the client is what it takes to make the sale, I guess I can do that.” I thought he was joking at first, but he wasn't. Coincidentally, later that week, I reread a paragraph in Dr. Deborah Tannen's book, *You Just Don't Understand!*, where she recounts an instance of a psychologist asking a husband-wife pair of respondents what they thought “politeness” meant. They both happened to answer at the same time: the woman said “consideration for others,” and the man said “subservience.” I couldn't believe it, but as I asked around among my male acquaintances, it turned out that quite a few men shared this attitude.

Suddenly, I realized that when I was recommending to men that they offer women customers small courtesies, to many of them I was suggesting something completely antithetical to their culture. So now I hasten to add: If you can't do it with genuine sincerity, *don't do it at all*. Women will see right through you, and instead of having gained her appreciation, you'll have lost her trust.

A Sensitized Population

Earlier in the book, I addressed the fact that women have “extrasensory sensitivity” (they are able to register more subtle levels of sight, sound, touch, etc.) and “emotional X-ray vision”: they can read non-verbal signals more precisely, including tone of voice, facial expres-

sions, and body language. Here, I want to add an additional and important attitudinal component that magnifies these sensitivities: Women are a “sensitized population.”

At this point, most women, like many people of color, have had enough experience with being slighted or treated inappropriately in certain business situations that they’ve come to expect it. Not that they’re any more tolerant of it, but forewarned is forearmed, and they’ve learned to at least be on guard against it. So nowadays, when women have a negative experience with an individual or a business, instead of chalking it up to overall lousy service, they often assume it’s *because* they are female.

For example, car salesmen have a reputation of being condescending to women. I’m sure most of them are not, but the fact of the matter is, almost every woman I’ve met when the subject comes up has a story to contribute. And the stories get around, so car salesmen’s reputation precedes them. Both male and female car buyers are going to encounter rude treatment or poor service from time to time. But when men are treated rudely, they don’t walk out of the dealership feeling they were treated that way “because they’re men.” Instead, they think, *That guy’s a jerk*. But women often chalk up bad behavior to disrespect for women. And the really bad part is that’s what they tell their friends, neighbors, and coworkers about the dealership.

When you consider the dramatic differences in men’s and women’s interaction styles—credibility displays, rapport-building games based on “one-up” instead of “same-same” and exchange of personal details, different listening behaviors, etc.—and combine that with many men’s underlying view that small courtesies are expressions of subservience rather than consideration for others, you can see that the situation is rife with opportunities for misunderstanding. And even innocuous, unintended oversights can easily be perceived by “sensitized populations” to be just one more example of deliberate discourtesy.

I’m not trying to create an atmosphere of “walking on eggshells” here. Rather, I’m attempting to lay out in very concrete terms how and why an extra dose of sincere consideration and thoughtfulness goes such a long way with women. I think many salesmen are genuinely puzzled by women who get upset over a “little” thing like handing the keys for *her* test-drive to her husband. A little extra reading on the topic and

a little focused training for your sales force—both can go a long way toward making sure you get your share of her business.

Closing the Sale

The Perfect Answer—A Longer Road

We've discussed it before, but it's critical to closing the sale, so let's talk about it once again and more specifically. Whereas men are looking to *make a good decision*, women are *looking for the Perfect Answer*. As a result:

- Expect a lot more questions from women.
- Expect a longer decision process.

Salespeople are trained to try to close the sale in the initial meeting. That may work with men, because they have a faster decision process, and frankly, shooting from the hip, making decisions on the spot is one way they communicate their autonomy and decisiveness—the “cowboy factor.” But women are marksmen, not cowboys—and if you rush them or push them while they're trying to zero in on what they want, all you're going to do is irritate them.

Women want to consider, compare, and talk it over with trusted advisors. It's not enough for the product or service to meet her needs; it must be the *best* way to meet her needs. It can be frustrating in this respect, but I'd advise you to refocus your attention on what you're going to do to follow up, instead of pushing too hard right away. Otherwise, she will start to distrust your motives (you're supposed to be her agent, not her adversary) and destroy all that great rapport I just helped you build up!

Short-circuiting decision reluctance.

Emphasize decision benefits. Focus on the benefits of making the decision *now*—she won't have to make another trip to the store, for example; or at least all her money won't just be sitting there in a checking

GenderTrends Genius: Dr. Judith Tingley

Business psychologist and author of GenderSell™: How to Sell to the Opposite Sex

How Women Customers See Male Sales Professionals

We found out in her Sales Preference Survey that women have definitive perceptions about the assets and liabilities of the opposite sex as sales professionals. Women saw men as very knowledgeable in technical areas—they get to the point and are confident and assertive as salespeople. But respondents also said men were too pushy and aggressive, acted superior and condescending, and were insensitive to women’s needs. These female consumers of (hypothetical) big-ticket items want male sales professionals to:

- Take more time with the purchasing process rather than rushing through it.
- Take women seriously as knowledgeable and financially able purchasers.
- Listen to what women want and need to buy rather than selling what they want and need to sell.
- Treat her with respect.

To learn more about gender-different sales preferences, see page 232.

account when it could be earning a return, and so on. Motivate her to decide sooner rather than later.

Minimize her risks. Pull out everything you have in the arsenal that will minimize the risks she sees in making the decision or in making it now. A warranty tells women that the product doesn’t have to be the Perfect Answer; it will function as she expects—and if it doesn’t, she’ll be protected.

Maybe means maybe. Apparently, when men say, “I’ll think about it,” it’s the polite way to say, “I’m not interested.” But when women say, “I’ll think about it,” it really means, “I’ll think about it.” Sharon Hadary, executive director of the Center for Women’s Business Research, told me she once made this point in a presentation, and an experienced, successful salesman slapped his hand to his forehead and said: “Oh my

God, I'm just realizing how much business I've left on the table over the years because I didn't know that."

You need to follow up with women: don't just be prepared for a subsequent conversation, expect and plan for one. Call her and say, "I was thinking about your concerns, etc., and here's another reason that you should make this decision." To women, this signals a level of connectivity that fits right in with female gender culture—and she'll be responsive to it, I can assure you.

Selling to Couples

As we discussed earlier in the book, independence and autonomy are among men's highest values. As a corollary, it should come as no surprise that men resist being influenced—especially by women, especially in public. Whereas in the women's world a suggestion is seen as an offer of help, in men's minds doing as a woman suggests is too closely reminiscent of being obedient to mom.

On the other hand, in the context of a buying decision, the reality is that women's influence is very much a part of the process. In the presence of a salesperson, this leads to some complicated interpersonal dynamics, as both the man and woman are trying to figure out how to get and accommodate her input without the embarrassment of the salesperson seeing him actually listening to her. (Horrors!)

When buying a car, a computer, or an insurance policy as a part of a couple, some women will jump right in with their own questions and observations; but others simply won't talk much in front of the salesperson, holding their comments until the couple is alone. She can raise her objections and express her preferences much more directly without her feeling "bossy" or his feeling "henpecked." From a salesperson's perspective, the big downside is he doesn't get the opportunity to hear her reactions and answer her concerns, which significantly reduces his chances of finalizing the sale.

In my sales training seminars, when someone asks me about selling to couples, I suggest:

1. Ask her directly for her questions and reactions, so she can tell *you* what she wants without appearing to be giving direction to her husband.

2. When addressing her, be sure to tap into what you know now about selling to women: listen carefully, use nonverbal signals to show she has your focused attention, position your product in terms of how it fits into her “life story,” emphasize people benefits over product features, answer all questions thoroughly, even if they strike you as “trivial,” proactively provide comparisons to the competition, etc.
3. Be sure to excuse yourself for a few moments to give them some privacy as they finalize the decision. Remember that private couple decision making is different from public; your observation that she didn’t talk much in front of you doesn’t mean she doesn’t have a major say in the decision. If you let the guy shoot from the hip without consulting with her, she may not have gotten what she wants. She will share her thoughts with him on the way home, and they may well return the item the next day. Think of the paperwork! Also, and no less important, you will have missed a chance to build rapport with her—and the consequent recommendations and referrals that generates.

Service, Support, and Building the Customer Relationship

Standing Behind Your Product

Research shows that women are more interested in and put more weight on warranties, guarantees, and customer support hot lines—the back end or postpurchase features. At this point women are still perhaps a little less familiar with technical or mechanical items like cars and computers—or believe that they are—than men are. As a result, women want to be sure that they have help if they encounter problems with the product. Sixty-five percent of the time, it’s the woman who takes the car into the repair shop, and the numbers are similar for other home-related maintenance.

One Person at a Time

A number of research studies have shown that if a customer has a complaint about your product or service, and the complaint is resolved to her satisfaction, the customer will end up being *more* loyal and *more* satisfied than a customer who never had a complaint to begin with! Some marketing and sales executives joke that they should build in a little glitch—with a great response plan ready to roll into action, of course—just to increase the overall customer satisfaction level.

The fact is, there aren't that many companies that truly satisfy customer concerns or complaints. Instead, you often get stuck in an endless menu on the phone, and when you do reach a voice from the Land of the Living, the answer is ultimately that nothing can be done about your problem anyway. For anyone reading this who says, "That's not *our* customer policy," let me say two things. First, *of course* it's not! No one makes a *commitment* to delivering bad customer service. Second, try using your own customer service number anonymously—not from a company phone. I'm afraid that you're likely to discover what most customers discover: *the service is terrible*. That's right; I said it, and I bet you've probably said it, too, about other companies. But most people believe their own press about their company.

I heard of one study that included the question "Would you come back to. . . ?" in reference to the company that had sold the product. Of the people who answered "no," not *one* mentioned the product; all of them instead identified a *service-related* problem.

If customer service resolves the problem *and* does so via a caring, intelligent person on the phone who genuinely wants to help reach a resolution, it's surprising and delightful. The companies who actually seem to be getting this, in my experience, are HMOs. For example, I had Aetna as my medical insurance provider, but the sponsoring company recently switched everyone over to United Health Care. Frankly, I dreaded the switch, because Aetna customer service was so good, but to my immense surprise and pleasure, UHC's customer-service people are equally as good.

A customer letter to Geico praising its service and one particular claims adjuster, Mark Newman, recently traveled all the way up the corporate ladder to Tony Nicely, the CEO. What had the adjuster done to deserve it? He'd given his customer his home and cell phone num-

bers so she could reach him after hours, because it was difficult for her to try to call him during the day. This one small courtesy made a huge difference to the customer, making it immensely easier for her to fit her car problem into her Life/Time. She wrote a thank-you note to the company, CEO Tony Nicely wrote a thank-you note back to *her*, the account was locked in for life, and the customer is now the company's most enthusiastic source of referrals.

Unfortunately, what *usually* happens when a customer calls with feedback—and let's face it, particularly complaints—is *not* delightful, and it certainly doesn't engender loyalty or positive word of mouth. Business relationships can have a great deal of similarity to personal relationships in many ways. Here's what women expect from both.

Recognize me when you see me. One of my pet peeves in dealing with catalog companies is that I have to give them all of my information every time—often before they can even check on whether the item I want is in stock! Coldwater Creek is different, though. They greet me by name as soon as they pick up the phone; they're efficient and helpful as I'm placing my order; and at the end of the call, they run through a quick confirmation check: "Still live at this address? Want to put it on the same Visa as last time?" Now, I know this is basically a really fancy caller ID system, but the net effect is to give me the feeling I would get from shopping in the same small town store for years. When I "walk in the door" somebody looks up and says, "Hi, Martha. How you doin' today?" And these days, that's really rare.

In Stephen Covey's book, *The 7 Habits of Highly Effective People*, he talks about the concept of an "emotional bank account." The idea is that when you're nice to people, you're depositing equity in your emotional bank account with them, and over time it grows and compounds. This means that when something goes wrong, the customer gives you the benefit of the doubt and tries to work with you. Is Coldwater Creek's caller ID system the *reason* I shop there? No, of course not—it's their great clothes and accessories. But it definitely puts a couple of bucks in their emotional bank account whenever I call, because they make it easier and more pleasant to call them than anyone else.

Stay in touch now and then, even if you don't want anything. Every so often I get an e-mail from United Airlines, which I fly frequently, telling

me about new developments I need to know about—and not trying to get something from me. For instance, they told me about an impending strike by mechanics that might affect my flight choices. Similarly, a friend who bought a Ford Windstar got a follow-up call from the dealership a few weeks after she'd purchased it, just letting her know that Ford was there to answer any questions or problems and asking if she liked the car.

Surprise me every now and then with something nice. Out of the blue, for absolutely no reason, I got a letter from Jeff Bezos of Amazon.com. (Well, he signed it, didn't he?) The letter included ten one-cent stamps and arrived just after the price of stamps went up a penny. "We can't replace your refrigerator lightbulb," the letter read, "and we can't make your tuna salad just the way you like it—but we can save you time." It felt like Jeff himself had taken a peek into my lifestyle and recognized how very busy I am; when am I going to get to the post office for a book of add-on stamps? Jeff did it for me. Cost: 10 cents. Customer delight: priceless. You can bet that beats a coupon for return on investment.

Then there was the "Sweetest Day" surprise I got from Peapod a couple of years ago. For all customers who happened to have scheduled a grocery order delivered that day, Peapod included a bouquet of a dozen lovely red roses. It wasn't an incentive, a reward I claimed for ordering more or ordering sooner. It was a sweet surprise, totally unexpected and forever remembered. (Hey, even my husband doesn't give me a dozen red roses unless it's my birthday or something!) These customer relationship marketing efforts are the equivalent of a wife or mom tucking a little note into the lunch box—it's the thought that counts, and the unexpectedness is part of the value. To women, who pride themselves on being thoughtful and adding a smile to someone else's day, it's a really nice surprise to have someone think of her that way.

One of the most original "nice surprises" I've heard of comes from a financial advisor at Investors Group, the largest financial services company in Canada. Martin Taylor is among the top 5 percent of the company's producers, and I have no doubt why. Many of his customers are women. Whenever he gets a new client or significant new business from an existing client, Taylor sends her a jar of homemade apricot

jam. The jar even has a hand-lettered label, personalizing it further. The twist on this that I love the most is that often, his customers will call up and *thank him for the thank you!* Again, you can be sure they're telling all of their friends about this—and that's how he keeps getting more and more referrals!

Now you've seen how the principles of the GenderTrends™ Marketing Model can enhance the performance not only of marketing executives, but also of your company's sales professionals. I urge you: Give your sales force the training they need to be successful. When they realize how much money they can make with a new understanding of women and some fundamental but fairly basic changes, they'll be eager to get onboard. And, their commitment and enthusiasm are critical to the effectiveness of any marketing program you run.

So, we've talked to Marketing, we've talked to Sales . . . there's one more person with a big need to know.

Notes to the CEO

It's an interesting field, isn't it? At this point in the book, you should all feel you've gotten a good dose of new information, insights, and ideas: *information* about the market, *insights* about women, and *ideas* on how to capture the competitive edge for your company. Just about everybody can apply this learning productively in his or her current job. Sometimes, it doesn't take a lot. Anyone who has read *The Tipping Point* recalls the radical insight that very small causes can have very big effects. Still, to get the most out of marketing to women, to really seize the opportunity, and to secure all the incremental business that's there waiting for you, you're going to need the support of the corner office on the top floor. Some things only a CEO can sign off on—overall corporate strategic direction, major budget commitments, and, toughest of all sometimes, changes in organizational structure and attitudes.

But no self-respecting CEO is going to sign off on anything unless he knows what he's getting for his money. So this chapter is the executive summary: why he should care and what he should do about it. If you have a male CEO (and most of them are), just give him this chapter and he'll get it. If your CEO is female, give her the whole book. She's just as busy as he is, of course, but chances are she demands a more

thorough briefing. (You learned that in “Details, Details” in Chapter 4, remember?) I’m kidding of course. The point is, no matter the gender of your CEO, make sure she or he gets the information needed to help you go after this monster opportunity: the women’s market.

News Flashes

Women Are Not a Niche

Women are not a “niche,” so get this initiative out of the Specialty Markets group. Sometimes, ya gotta laugh. Time and time again, I’m invited to speak at a major corporation by the executive heading up a business group called something like Specialty Markets, Minority Markets, or Emerging Markets. This group has responsibility for marketing to Hispanics, African-Americans, Asian populations—and women. All I can say is, “Wait a minute! You’re supposed to motivate 80 percent of the population and you have, what, 4 percent of the corporate marketing budget?”

The big picture is that an organization, like any other culture, is defined and affected by the language it uses. Putting a diminutive label like “specialty” or “emerging” on the major growth sectors of the consumer population for the 21st century is guaranteed to result in failure, regardless of which of those sectors they’re dismissing.

With respect to women specifically, there are two issues to consider. First, *women are not a niche*. A niche is a small specialty category: Amish farmers who listen to hip-hop or people who cross-stitch Star Trek theme pillows. At 51 percent of the population, women are the *majority*. Second, in most households women handle the finances—they spend the money. In other words, the real story is that even though they’re “only” 51 percent of the population, women represent more like 80 percent of the purchasing power.

So change your thinking. And to help your organization follow your lead, change your label. You’ve got two options: Either you could tell your core “big brand” marketing group you want to see women built into every aspect of its planning process—market analysis, research, strategic decisions, and tactical choices—not as an addendum but as a target audience. Or alternatively, you could keep your women’s initia-

tive focused in a separate group but rename it. How about something like Monster Opportunities group or Future of the Company group?

First in, First Win

The competition is starting to catch on. I can't explain why it has taken so long for American business to recognize and act on the tidal wave that is the women's market. What I can tell you is that the opportunity isn't a secret any longer. Companies from Nike to Nokia and from Wachovia to Wyndham, companies like General Motors, Harley Davidson, and Jiffy Lube, as well as Charles Schwab, Citigroup, and Home Depot, are all seeking their industry's lead in the women's market.

Paradoxically, there's still room to leap ahead. That's because many pioneers entered this new territory cautiously and tentatively. (See "Get Serious" below.) For whatever reason, their hearts aren't truly in the game, and that means good news for you. Their reticence means that you can benefit from what they've learned—and leapfrog to the front.

First in, first win—nowhere is this truer than in the women's market. There's not just the single benefit—a substantial one by itself—of being able to claim the high ground while it's uncluttered with competitors. The purse isn't equal for win, place, and show. Whoever is first to build a brand bond with women will be rewarded with a shield of brand loyalty that wards off future competitors. It's better to be a "warder" than a "wardee," so you'd better get started. *Get there fast and come in first.*

Get Serious

If you dip your toe in the water, what makes you think you'll get splashy results? Unlocking a gigantic new consumer segment warrants at least—at least!—as much commitment as launching a new product line. Why is it, then, that so many companies approach this immense market so tentatively? There are companies that spend millions to market a line extension without blinking an eye; others invest billions to open undeveloped foreign markets without a backward glance. Why? Because it's an "obvious" opportunity. Plus, there's no time to test, because the competition is right on their heels. How is it that the same companies can decide that the women's market warrants a test launch in only a single market, and involving only a single tactic, to "see how it does"?

Let's say the competitors in your industry haven't caught on yet (a risky assumption, but let's make it for the sake of discussion). You want to run a test before you commit to a full-scale effort. In that case, keep in mind that only a multi-pronged marketing program conducted in *two or more markets*, and supported by solid *communications* and *sales training*, can deliver effective impact and readable results.

Effective impact. As every marketer knows, in our media-rich world each consumer is exposed to thousands of marketing impressions a day. For your message to generate awareness, convey information, and evoke action, it must have three characteristics: continuity, consistency, and multiple points of contact with the target prospect. You can't get that with an isolated tactic or two—*especially* not with women, who tend to crave a richer communication. You need a comprehensive program to ensure that you get through to the consumer you're trying to reach.

Readable results. Granted, these days few companies undertake the careful test-marketing protocols pioneered by leading marketers in the 1970s. These protocols involved using two or more sets of matched markets, test versus control panels of consumers, and quantitative tracking of every detail. Nonetheless, keep in mind the *reason* the ideal research design involves multiple markets: solo markets are fraught with geographic, logistical, and competitive variables, any one of which could render the results unusable. So if your rationale for a limited effort is that you're "testing your way in," remember that any initiative that's dependent on a single venue is equally likely to give you a false positive *or* a false negative versus the control. And, you'll never even know, because you have nothing to compare it to. If you can't trust the results, what's the point of spending the money and wasting your competitive lead? What a shame—all that test-marketing money down the drain.

Bottom line: Whether you're talking about a national initiative or an effective test market, get serious. For any marketing initiative to be successful, you have to act on the opportunity as if you believed in it. Toe dippers create little rings in the water that fade away in seconds. *If you want splashy results that will wash away your competitors, you have to jump in and get wet.*

Bust through the Walls of the Corporate Silo

The spirit is willing, but the budgets don't work. In working with companies that have decided to pursue the women's market, I often observe that the actual marketing is a breeze compared to dealing with the organizational challenges, which is more like leaning into a hurricane. It doesn't matter whether the company is structured by product (as it is with Ford Windstar or Ford Explorer) or by function (as in advertising, sales, Web site communications, etc.). The problem remains the same: Because the company is not organized by *customer*, it's almost impossible to get the whole team pulling in the same direction.

Everybody in the organization may agree that marketing to women is a great idea. "Absolutely, marketing to women; let's get right on it!" Unfortunately, everyone's budgets are already maxed out on other priorities this year, so it will have to wait until next year. Unless someone at the top builds "Opportunity Number One" (as Tom Peters has called the women's market for years) into the company's strategic priorities, you don't have a prayer at putting a concerted effort into the marketplace.

To get the maximum horsepower out of any strategic initiative, every department that touches the customer needs to participate. Moreover, every customer contact needs to be consistent and integrated with all the others, so that the company delivers a "*one look, one voice*" message to the customer. This is *particularly* true with marketing-to-women initiatives because of a woman's greater propensity to respond to context and multiplicity, the sum total of the brand contacts she encounters from day to day.

What this means is that Moses (that would be *you*, Oh Chief Exec!) must come down from the mountain and communicate the company commitment in no uncertain terms. Right after you've put down the heavy stone tablets, you need to create a cross-functional team with the *same objectives, authority, and budget* as a new product launch team—and the same accountability for success.

Once again, both men and women should be equally represented on this team. Too many men and you won't have the female perspective you need to make the right judgment calls. Too many women and—rightly or wrongly, but in any case, realistically—the team will lose credibility, and its efforts will be discounted as "the women's project."

Keeping Customers Is Cheaper Than Buying New Ones

Once you've got her, don't let her slip away. In marketing, the rule of thumb is that it costs four to six times as much to acquire a new customer as to retain an existing one. Furthermore, a satisfied female customer has a "customer multiplier effect" far beyond her own purchases: she generates word of mouth and referrals—new customers that cost you virtually nothing.

Because of the cost of customer acquisition and the benefit of customer retention and referrals, product warranty, repair service, technical support programs, and Customer Relationship Management are even more critical in marketing to women than to men. Don't be content with lip service from the departments responsible for making this happen; see firsthand what's happening. Ask your female employees and executives to help you keep your finger on the pulse of performance by "mystery shopping" the service centers and hot lines, and then to report in on how they're treated.

Be sure to be open to what they discover; for instance, don't discount any warning flags they bring you as "overly sensitive." Remember that this is a "sensitized population" we're talking about here. Quiet courtesies and slight snubs both have an impact disproportional to the response that either would engender in men, but that doesn't mean they're not worth your notice; far from it. Given how much you're spending to bring new customers in the front door, it seems a shame to let a little carelessness on the back-end cost you your prospect and your profit.

Be Farsighted

Women are the long run. The irony of publicly held businesses is that their shareholders expect them to be successful in the long run, yet hold them accountable for results on a quarterly basis. The burden of that accountability falls largely on the sales and marketing folks in the organization. Oh, *sure*—the multi-billion-dollar new factory, the R&D for a major new production model, or the installation of expensive new technology get payback periods of five to ten years! Any new marketing initiative, though, gets 6 to 12 months to live or die.

It's a pretty fast-paced world these days, and all of us feel the urge for instant results. With a serious marketing-to-women initiative—the kind we were talking about above—and the tracking systems to measure incremental changes, you *will* see instant results. The more you do, the more you'll get. But, that's only one part of the story. There are two other considerations you need to build into your great expectations of a women's marketing program.

First, *women's immediate response to your marketing efforts is only the leading edge of the wedge*. Have the patience and persistence to evaluate the returns to you in subsequent purchase cycles, two to four years down the road. Find a way to capture data about the revenues you gain from women who may not even buy the product themselves, yet recommend it to their friends and family members. For example, a Generation X mom may not need a laptop in addition to her current desktop computer right now. However, knowing that her college-age sister is looking for a laptop to take to school, she's likely to tear out the ads for products she thinks are promising and pass them on. Ka-ching!

Think of it as compound interest—the sooner you start accumulating women customers, the more you get. And thanks to the multiplier effect, the faster it grows. The ROI on women is higher than on any other target-based alternative. They deliver *greater share of wallet*, as they consolidate more business with you; *greater loyalty*, as they stand by you in downturns; and a much *higher rate of referrals*, as they tell their friends how great you are.

Second, what we can *see*—the purchasing power women have *today*—doesn't account for what *will be*. *Today's purchasing power is only the tip of the iceberg in the women's market*. As pay levels continue to equalize, as women continue to increase their investment participation, and as baby boomer women start to inherit, first from their parents and then from their husbands, the wealth of the nation will become increasingly concentrated in women's wallets.

The moral of the story? Don't go into a marketing-to-women initiative constrained by short-term expectations. Give yourself a chance to see what you can really do for your business with a *long-term outlook*.

The Final Analysis: More Bang for Your Marketing Buck

Every year during the planning season, companies challenge themselves and their marketing groups to develop something new. *This year is going to be about innovation! Think out of the box! Let's have some breakthrough ideas!* For many of these companies, marketing to women is an idea that—if executed well—can translate to the most powerful positioning, innovative creative, and successful marketing investment they've seen in years.

It's only a matter of time. The situation is analogous to the conception and growth of marketing to kids. Only 15 years ago, marketing to kids was in its infancy (pun *intended*—you didn't miss it, did you?). Now, the field is all grown up, worth billions of dollars, and served by a corps of sophisticated practitioners. By delving into the mysterious minds of preschoolers, 'tweens, or Generation Y consumers—and consequently by understanding how kids spend not only their own money, but their parents' money as well—marketers sought, discovered, and mapped new pathways in marketing. They took an iffy concept—for some companies it's always an iffy idea until someone else has made a million off it—and then ran with it, taking it to the competitive edge.

By contrast, companies that took a wait-and-see attitude found themselves desperately scrambling to catch up—and sometimes it was just too late. They were left behind, with market share surrendered to newer or savvier competitors. Today, companies that overlook the immensity of women's rapidly growing buying clout will find themselves losing ground fast to competitors who recognize the new force in an old phrase: *the power of the purse*.

Whether you work for an established market leader looking for additional prospect pools or for an innovative newcomer that thrives on fresh ideas, going after the women's market is a *big idea*. This book, *Marketing to Women: How to Understand, Reach, and Increase Your Share of the World's Largest Market Segment*, is the written account of that big idea. It shows you why it's so big and what to do about it, introducing you to the concepts, strategies, and outcomes for doing so. All that remains now is for you to get out there and mix it up with your market, creating and activating a marketing-to-women initiative of your own. When you do, you'll take the “big” out of idea and put it into your business.

Eight Myths of Marketing to Women

The Myth Resistor

Myth #1. *Marketing to women may be appropriate because it supports diversity; but with our limited resources, we need to stay focused on the business.*

Reality. *Marketing to women is not about diversity—it's about sales, share, and profits.*

Everyone knows the buying power of women consumers is increasing, but some of the numbers are astonishing: Women bring in half or more of the income in most U.S. households. They control 51.3 percent of U.S. private wealth. They handle 80 to 90 percent of spending and purchasing for the household, including unexpected areas like car repairs, tires, computers, and home improvements. Women-owned businesses employ more people in the United States alone than the Fortune 500 companies employ worldwide. Make no mistake—it's the money, honey. Your brand needs to figure out how to keep it all from flowing to your competitors.

Myth #2. *We need to keep our marketing focus on our core customers—men.*

Reality. *If you're always looking back, how do you expect to move forward?*

Many situation analyses look back at the past, instead of forward to the future. As a result, a finding that our current customer base is 70

percent white males is typically followed by the inference, “Therefore, it is obvious that white males are our best target.” This ignores the fact that most big-ticket companies, such as car manufacturers, computer makers, and telecommunications enterprises, have never gone after other markets with the kind of commitment it takes to make an impact. Don’t let past practices limit your thinking and obscure your view of the opportunity.

Myth #3. *Average income for women is lower than for men. It doesn’t make sense to go after a low-income market.*

Reality. *Be careful to look beyond the averages.*

The women’s market is essentially bipolar. One of the most dramatic changes of the 20th century was the entry of women into the workforce beginning in the 1960s and 1970s. Consequently, younger women’s incomes, attitudes, and decision-making styles vary significantly from those of their baby boom predecessors. Yet, most marketers continue to look at averages for total women, which mislead them into overlooking a wealth of lucrative growth segments.

Myth #4. *Marketing to women will require us to double our budget, or worse, split it in half.*

Reality. *Marketing to women takes the same budget and delivers more bang for the buck.*

The secret? In many respects, women want all the same things as men—and then some. Accordingly, when you meet the higher expectations of women, you are more than fulfilling the demands of men. If you’ve got the guts to go for it, moving your money from an all-male audience to an all-female audience will boost your share and marketing ROI dramatically—particularly if you can sustain your commitment for at least three years. The female buyer base is not saturated with either product or communication; your marketing efforts flourish in an arena virtually uncontested by competitive clutter; your prospects control more spending and investing dollars than men do; and each new woman customer delivers a major multiplier effect through word

of mouth and referral rates that far exceed men's. Is it any wonder you get more bang for your buck? Even if you have a fear of commitment and don't want to take the "radical" route above, for the same reasons, the same budget, directed to a dual audience instead of primarily to men, will yield significantly greater returns than you've seen from past marketing efforts.

Myth #5. *With women, marketing is all about relationships.*

Reality. *Don't buy into the simplistic assertion that with women, it's all about relationships.*

While it's true that women put more emphasis on relationships—personal and corporate—than men do, their purchase decisions and response to communications are affected by far more than "relationships." From word meaning to word-of-mouth referrals, product priorities to Internet usage patterns, women differ from men in many, many marketing dimensions. And, to overlook their complexities would be to undermine the effectiveness of your company's programs.

Myth #6. *The best way to focus on marketing to women is to undertake a dedicated initiative within our Emerging Markets group.*

Reality. *Don't single it out—build it in.*

In many companies, the marketing-to-women initiative is undertaken by a group designated "Emerging Markets" or "Specialty Markets." With responsibility for African-American, Hispanic, and Asian markets—and women—these groups typically have responsibility for 80 percent of the population, yet are allocated at most 10 to 20 percent of the budget!

Women are *not* a niche; at 51 percent of the population, they are a *majority*. Moreover, their buying power far outstrips their representation in the population. In a number of traditionally male categories, they are already the majority: 68 percent of new cars, 56 percent of home computers, 51 percent of consumer electronics. Women's preferences and priorities should be integrated into every marketing initiative in the company, instead of marginalized as an outlying, solo

program. At the strategic stage of planning, researchers, brand managers, sales management, marketing directors, advertising executives—*everyone* involved with consumer communications—should make sure their assumptions and strategic priorities do not overlook the consumers who offer the most opportunity to build sales, share, and the bottom line: *women*.

Myth #7. *We believe in gender-neutral marketing—it's what women want.*

Reality. *Gender-neutral marketing is not how you put your sales into overdrive.*

Some companies are concerned that treating women differently will offend them—and it will, if it's not done right. (See Myth #8.) Some are adamant that men and women are the same and conclude that their current marketing is equally effective with women and men. It isn't. Hundreds of studies have shown dramatic gender-based differences in perceptions, attitudes, priorities, and communication styles—all the elements that drive brand awareness, preference, persuasion, and sales.

Many companies are trying to justify their reasons for not making changes, going on with business as usual. But it's a justification that's hard to sustain. Today's advances in Customer Relationship Management are driven precisely by the recognition that treating all your customers the same is *not* the best way to make the most of your marketing dollar. You don't market to 'twens the way you do to 20-somethings; Mona Lisa would respond to a very different pitch than Madonna. Refusing to acknowledge women buyers' different preferences and priorities won't make them go away—the preferences, that is. The women probably will.

Myth #8. *I've heard of companies that did woman-specific advertising and nothing happened or it backfired. Gender-specific marketing doesn't work.*

Reality. *Bad gender-specific marketing doesn't work.*

In 1996, Cadillac tried to reach out to women. They launched advertising for the new Catera on the Super Bowl broadcast featuring Cindy Crawford in a leather getup reminiscent of Xena, with copy that began,

“Once upon a time, there was a princess. . . .” Astonishingly, architects of the campaign asserted it was designed to appeal to women via its “fantasy empowerment” theme. Not astonishingly, it didn’t work.

It would be fascinating to see the creative strategy for this TV spot. The people who wrote and approved it were probably under the impression that they knew what women wanted. Chances are it was either not tested with women or was tested with a segment of women not likely to be the best prospects for a luxury vehicle like a Cadillac (few of whom would find either Crawford or Xena aspirational!). The moral of the story: Just as with every other marketing initiative, if you want it to work, you’ve got to get it right.

These are the eight myths of marketing to women. But the women’s market is real. The numbers are unequivocal. The gender differences are undeniable. The opportunity is inarguable, the market is enormous, *the competitive advantage is inevitable.*

So where are the marketers? Lost in the mists of “conventional wisdom,” apparently. Let this book be your lighthouse. Once you see through the myths, your path is clear. The shortest distance between you and business success is *marketing to women.*

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GenderTrends Geniuses

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What's New about the Women's Market?

Lisa Finn, EPM Communications

The biggest hurdle in building effective marketing programs to tap the women's market is the illusion of familiarity. Most marketers have experience creating campaigns aimed at Mom. So, there's a sense of being on familiar terrain. But the women's market is no longer so simple—and never will be again.

The current status of female-focused marketing has been compared to the status of youth marketing ten years ago. There is growing awareness of the need to create appropriate, targeted messages and of the enormous profit potential of the women's market, but this awareness has not yet seeped into all aspects of mainstream marketing.

As industries that formerly aimed messages at men begin to realize their market has shifted, those that have targeted women are also reassessing their strategies. Women's lives have undergone radical changes in the past few decades. Most women now work, and most working women also continue to shoulder the bulk of child care and household responsibilities. Where women and men share tasks, women are frequently the primary decision makers—winnowing down a series of options to a couple of final contenders, researching products through word of mouth and the Internet.

Not only does this make women a crucial target for purchases both major and minor, but it underlines the complexity of women's lives. These days, marketers wanting to get women's attention have to go much, much further than a simple spot on daytime television. Slipping in between the cracks, finding ways to tap informal networks, presenting a product or service as the solution to a problem right when and where the problem occurs—this is intricate, subtle marketing.

Added to that is the challenge of appealing to consumers who are experts—attuned to detail and nuance, savvy toward marketing pitches, and concerned about getting the best quality for their money.

But the rewards are enormous—women's personal spending power has never been greater, and women's influence over family spending continues to peak. Women have become our country's expert consumers, and this ensures they will continue to hold those keys for a long time to come.

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Marketing to Women is a monthly newsletter that covers research on women's attitudes and behavior, tracks marketing efforts aimed at women, and identifies and analyzes trends in the women's market.

Who's Cutting Edge? A Case for Targeting the 45+ Woman

Denise Fedewa, LeoShe

Let's meet the 45+ woman. She's going through her second youth—this time with money, confidence, and wisdom. Now free from the demands of small children, and the pressure to prove her value in the workplace, she's ready to reinvent herself for her healthy, active, empty-nester years of freedom.

What makes her so bold? Dr. Helen Fisher will tell you it's hormones. Diminishing estrogen levels pave the way for testosterone to dominate. So characteristics like confidence and decisiveness come to the forefront. We think it's the intersection of what's going on hormonally with what's going on in her life circumstances that really lends this woman her power to change and experiment with new products and new brands.

She's entering the "empty-nester, wise woman" phase of life with the promise of another 25 years of good health and mobility. As the children separate from her, she realizes she has the chance to reassess and begin again. She may go back to school, start a new career, buy a new house, create the kitchen she always wanted, get a divorce, or just go get a makeover. The point is, she's looking for adventure, change, and new things. She knows what she wants to try, and she has the money to do it. Can your brand afford to ignore her?

LeoShe is a group at Leo Burnett dedicated to turning insights about women into marketing ideas that fuel brand belief. Cofounders are Jeanie Caggiano, Denise Fedewa, Cherri Prince, and Susan Wayne. For further information, contact Denise Fedewa, SVP, Planning Director, Leo Burnett, USA; phone: 312-220-4082; e-mail: denise.fedewa@chi.leoburnett.com.

Technology Comfort in e-Marketing

Andrea Learned, ReachWomen

To allow for the differing technology comfort levels of your female customers, here are five key things to consider:

1. **High-speed access.** What percentage of your customers has broadband access from home? It may well be worth having access to an older computer with a dial-up Internet connection in order to keep track of how your Web site performs for this slower-to-adapt group. In addition, if most of your customers use AOL, make sure you have accommodated their e-mail needs. The older editions didn't do well with attachments from non-AOL users, for one thing.
2. **Downloads.** A significant group of your desired consumer base will (truly) not bother to view materials and demonstrations that require software downloads. To address this issue, you might consider developing a simple slide show-style demo or providing access to the necessary information as regular copy on Web pages or in the body of an e-mail (not attached).
3. **Fear of the unknown.** Provide a glimpse of the big picture, and many women will feel more comfortable entering into a new process. For example, offer an initial sample e-mail from your e-mail training series or provide an advance and step-by-step outline for participating in a Webinar (with testimonials about how great and easy it was for others to participate).
4. **Give her the controls.** Provide both high and low technology options (watch video or read text, for example), as well as beginner and advanced paths through your process. Lots of people prefer to "skip intro" when given the chance.
5. **Automation as just one option.** Sure, your Web site is a great tool for programming the entire customer interaction, but highly automated functionality may not be the best (or first) choice for your customer. For example, the simple option of an 800 number and a "live" person (via phone or e-chat) can be the perfect low-tech balance to your snazzy automation. Another tip is to give the person a name: `suzy@yourcompany.com` is much preferred to `custserv@yourcompany.com`.

Since forming ReachWomen in June of 2000, Lisa Johnson and Andrea Learned have built a nationally recognized expertise on how to reach women online and how to connect them to one another around client brands. In addition, Andrea writes regularly for online publications like ecommerce-guide.com and marketingprofs.com, and edits ReachWomen's own bimonthly e-newsletter, Reaching Women Online. Please visit <http://www.reachwomen.com/archive> to find ecommerce-guide.com articles in the archives and/or to sign up for the Reaching Women Online newsletter. Phone: 360-715-0681; e-mail: andrea@reachwomen.com.

Financial Services: Focusing on the Woman Investor

Helen Thompson, Prerogative

To understand women and what they want from a financial institution, brands have to understand what women want as consumers. The following provides some insights into women's values, behaviors, and perspectives and can help financial services companies get smarter about women investors:

- **Women tend to do more homework than men.** Women do more research than men before they invest, are more patient, don't act as emotionally, and tend to favor more consumer-oriented companies.
- **Women are less interested in high-risk investments.** Over half (51%) of women who participate in investment decisions choose an average risk for average gain. Only 20 percent are even willing to take on above-average risk for above-average gain, and just 5 percent are willing to take substantial risk for substantial gain.
- **Women are twice as likely as men to first seek advice from a financial advisor.** Women are more cautious investors than men and are less confident about their ability to invest. Ninety percent of women compared with only 76 percent of men look to their financial advisors to teach as well as to advise. Men's primary source for financial advice is papers/magazines (54%), followed by financial investment advisors (28%). On the other hand, 36 percent of women seek first the advice of a financial advisor.
- **Women often favor seminars and investment clubs.** Over two-thirds (67.9%) of NAIC's 730,000 members are women. In 1986,

women-only clubs made up 37.5 percent of the association, and in 1998 the number grew to 50.2 percent.

- **Women don't want different products than men, but they do want to be served differently.** Women rate personal service and financial advice ahead of performance.
- **Women prefer doing business with companies that are “ethically responsible.”** Women do pay attention to those who “walk the talk.” They are also inclined, if all things are equal, to be loyal to brands that support causes they are interested in.
- **Women suffer more financial paralysis than men.** While women prioritize specific financial goals, too often they do not take specific steps that would lead them closer to their financial goals.

Bottom line: In order to successfully win, retain, and grow the profitability of women investors, financial services providers must understand their wants and needs—and then build the most relevant, cogent processes and programs based on serving those needs. Quality advice, exceptional customer care, follow-through, and customized programs are some of the key hot buttons in winning the trust and confidence of women investors.

At Prerogative, a research-based brand consultancy, we help solve real business problems by helping companies find smarter solutions for creating acquisition and loyalty-based programs for women consumers. For more information on how we can help, please check us out at <www.prerog.com> or contact Helen Thompson, Managing Director, at 800-540-0647.

The Gap Analysis in Marketing to Women

Delia Passi Smalter, Medelia Communications

The American woman's purchasing power makes her today's most valuable customer, especially considering she spends more money than the GNP of Japan and England combined!

Making contact, creating a message that has relevance, forming a bond, and inspiring a call to action is the desired result. But today that's gotten harder and harder to do. Women consume media differently now than they did 15 or 20 years ago. If she's working, she doesn't watch TV as often, especially daytime, and if she's watching

she's typically multi-tasking, making it difficult for broadcast marketers to gain her attention. So what's a marketer to do? Close the gap in converting marketing to sales.

Let me explain this marketing gap concept further. Selling to women is an art, and marketing is a skill. One without the other creates a weaker return and platform for growth. Visualize a stool that represents a successful marketing-to-women program. Each leg of the stool represents a critical component of the sales conversion process. One leg is marketing, the second leg is advertising, and the third leg is sales training. As the former Group Publisher of *Working Woman* and *Working Mother* magazines, I've worked with most large companies that have had marketing programs to working women and working mothers. Through the years, the one discrepancy that has become clear through my readership is that the woman customer feels she is being treated "badly" during the sales process, especially in industries such as auto, financial, and home improvement. She has become vocal about this issue through numerous consumer surveys, but most marketers will not concede this issue because it crosses corporate lines into unfamiliar territory—sales training. As marketers recognize that women want to be sold with specific considerations, concerns, and preferences, they will capitalize on their sensitivity-training efforts. She, in turn, will respond to these smart marketers with her dollars and loyalty.

It's time to take the question seriously: "What do women want?" Because it's now politically correct to acknowledge that she buys differently from men, it's time to close the marketing gap and engage a sales training company that specializes in selling-to-women training. The next step is to remember that marketing and advertising should not operate in a vacuum—each leg of the stool should work together to maximize efficiencies and return. Good selling!

Medelia Communications is the only marketing consulting company with combined expertise in marketing to women, custom publishing, and sales training. Medelia Communications is based in Irvington, New York, with clients such as Abbott Laboratories, Ford Motor Company, Sears, and IBM, among others. Visit our Web site for more information and to contact us for a free consultation: <www.medeliacom.com>. Or contact Delia Passi Smalter, President, at 914-591-9700.

Women's Organizations: A Winning Proposition for Corporate Sponsorships

Edie Fraser, Business Women's Network

The power of associations to spread your message is awesome, and corporations do this in a variety of ways. They offer speakers and experts for events. They contribute articles to various publications and promotional materials put out by associations. They offer product samples or discounts on services to members. For savvy corporate marketers, associations are places to explore business opportunities, diversify their supply chain, build reputation, and discuss ways to enhance the way business is done for all.

Corporate America is slowly waking up to the opportunities that exist through involvement with associations. And, the Internet is empowering women's organizations like never before: women who used to barely register on the radar screens of corporate America now have the power of instant response and mass communication. Corporate marketers, communications leaders, and advertisers need to respond to their changing needs or risk losing a tremendous opportunity.

The Business Women's Network (BWN) is a premier source of information, resources, contacts, and opportunities helping women on all levels of business expand their professional horizons. The Washington, D.C.-based organization counts millions of women worldwide as its supporters, women who come together at various events and on the Web to network. BWN publishes the annual Business Women's Network Directory, a compendium of the top professional organizations for women around the globe. Edie Fraser, President, Business Women's Network. Phone: 202-463-3766; e-mail: fraser@tpag.com. <www.bwni.com>

Turn Women Consumers into Brand Enthusiasts

Dori Molitor, WatersMolitor

1. **Dig for the root motivators that drive her purchase!**

Emotions drive most, if not all, purchase decisions. It's why we walk past our coffeemakers several times a week to stand in line at a coffee shop. Traditional research tools mostly focus on conscious motivators, yet emotion's influence over purchases is largely unconscious. What's needed are new tools that provide a

more holistic view of women's lives. It's the only way to discover the deeper, underlying root emotional needs that drive her purchases.

One of the tools available today is the "consumer archeologist," who observes consumers in their homes to feel their stress, experience their fears, and share their aspirations. As professional psychologists/marketers, consumer archeologists use an intuitive, empathetic understanding to discover and articulate vivid consumer motivational insight. These insights can then be translated into go-to-market brand strategies.

2. **Play a broader, more meaningful role in her life!**

Women want brands to simplify and bring meaning to their lives, but women don't trust marketers' claims.

The key to winning her trust is to know her heart, mind, and life. The key to winning her purchase is to ignite an intense connection between her emotional need and your brand!

It is within this connection that Brand Enthusiasm is born, the kind of enthusiasm that motivates women consumers to welcome your brand to play a broader, more meaningful role in their lives.

Brand Enthusiasm provides the power to lift your brand above the shifting sands of product and functional comparison. And, it has the power to transform ordinary brands into power brands!

3. **Create Brand Enthusiasm™ to drive immediate and ongoing purchases.**

Brand Enthusiasm not only creates more powerful brands, it also makes them more profitable! It's why we pay as much for a bottle of water as we pay for a bottle of beer.

Brand Enthusiasts become brand champions who won't stop talking about your brand—and other women listen! Women claim that recommendations from friends influence 54 percent of their purchase decisions and nearly 70 percent of their new product trials.

The women's market is enormous and as yet unrealized by today's marketers. Your opportunity of a lifetime is here! And, it is as close as your ability to think beyond traditional marketing truths, to find that root emotional need your brand can satisfy, and to fan the flames of enthusiasm that will set cash registers ringing.

WatersMolitor is a full-service brand marketing agency with a passion to create Brand Enthusiasm. Our agency has won seven “Best in the World” Pro Awards of Excellence in the past four years alone, more than any other global agency in the history of the competition. Please contact Dori Molitor at 952-797-5000; e-mail: dmolitor@watersmolitor.com. <www.watersmolitor.com>

Recruiting: How to Sell Women on a Career with Your Company

Linda Denny, Denny Associates

Both information and personal contact are important. Many women *want more details* than the average man about what the job entails: responsibilities, skills needed, time needed to do the job, what the organization does, support systems, benefits, etc. Also:

- Find out what the candidate is seeking in a new career. If your position meets her needs, explain how.
- Provide opportunities for the candidate to hear about the job from different people in your organization.
- Introduce her to highly successful women in your organization, especially one currently holding the job for which she is a candidate or one similar in rank and level of responsibility.

While being recruited to become an insurance sales representative at the beginning of my career, I spent a day with a very successful female agent. I concluded I was equally smart, talented, and equipped with the needed skills, and if she could be successful, so could I. This was the deciding factor! Women characteristically relate to each other in a very egalitarian way and will compare themselves to other women in the same way. Take advantage of this natural tendency by not leaving out this important step.

Understand what motivates and communicate it effectively. A few years ago, I led a women’s recruiting focus group for one of the country’s largest insurance companies. Our original research revealed some interesting facts about what attracted men and women to an insurance sales career.

The top two things that attracted men were:

1. Money—I want to make a lot of it!
2. Independence—I want to be my own boss and not have someone telling me what to do!

Many people guessed women would choose “to help others” as their strongest motivation, but they didn’t. The top two motivators for women were:

1. Money—I want to be paid what I’m worth!
2. Flexibility—I want the ability to juggle my family, career, and community responsibilities in a suitable way.

Both responses by the women were similar to the men’s but were more values focused.

Based on the research results, recruiters that learned to “frame” their conversations about the advantages of the agent’s career were more successful with both men and women. In recruiting women, they learned to tell stories of women who were successful agents, including details about their families, people they help, etc.

These are just two ways to apply an understanding of women’s decision process to boost the success rate of your recruiting efforts. Whether the candidate is male or female, your goal is to attract the best talent available. Tailoring your recruiting process to recognize the differences in women’s “career buying” will pay you back in a higher acceptance rate among the women candidates you want to hire.

Linda Denny was a recruiter for 15 years. She has led the women’s marketing initiatives at New York Life and Aetna/ING Insurance. She can be reached at 703-920-2481.

Reading Her Signals Right Can Make or Break Your Sale

Joanne Thomas Yaccato, Women and Money, Inc.

Even men who are excellent salespeople can be way off in terms of understanding women’s readiness to close. They often misunderstand

a classic feminine communication ritual. For all you guys reading this, heads up. This will be the most important piece of information about women that you will ever hear. When a woman nods her head up and down, it does not mean she is agreeing with you. This is merely a listening cue. In fact, it is entirely possible that a woman can be nodding her head and thinking at the same time, *You just might be the biggest goof I have ever met.*

For valid reasons, many men can interpret affirmative head nodding as a sign of prospect readiness to close. That may be what is happening when selling to men, but research proves this isn't necessarily the case with women. If you attempt to close before a proper sales or business relationship has been formed, especially with women, you've blown it. This also might be a contributing factor to why women constantly complain that many salespeople are too aggressive and "hard-sell." Without understanding the different styles and rituals women and men have in communicating, this kind of sales miscue will continue to happen.

Joanne Thomas Yaccato, President, Women and Money, Inc., and author of The 80% Minority: Reaching the Real World of Women Consumers. Phone: 416-367-3677. <www.womenandmoneyinc.com>

How Women Customers See Male Sales Professionals

Dr. Judith Tingley, Performance Improvement Pros

The Sales Preference Survey, part of the research completed for the book *GenderSell:™ How to Sell to the Opposite Sex* (Simon and Schuster, 1999), was completed by 258 men and 287 women. The majority of the men were between 40 and 60, while the majority of women were between 30 and 50.

In general, men preferred buying cars, VCRs, financial products and services, computers, and business equipment from other men. So did women—with the exception of financial products and services. Twenty-six percent of women preferred women as financial advisors, and 24 percent preferred men. In general, men and women both preferred buying houses, jewelry, art, and clothing from women, although men would buy clothing from men, too.

What do you think that all means? I think products have a perceived "gender," and consumers seem to prefer to buy a product from some-

one who's the same gender as the gender of the product! When you read some of the comments, thinking makes sense. "Men know more about cars. It's a guy thing, so I'd rather buy from someone who's really knowledgeable." Or, "Women have better taste in art. They're more experienced and appreciative of things like that. I'd buy art from them any day."

You can see how this gender of product and salesperson might cause a problem, particularly for a woman selling a car to a man or a man selling a house to a woman. You end up with a double barrier to hop over—the male-female communication difference and the perception that you don't know as much about an opposite-sex product.

In our survey, both men and women agreed that men in sales are knowledgeable in technical areas; they get to the point and are confident and assertive as salespeople. Both genders also agree that men are too pushy and aggressive. Women don't like the fact that they act superior and condescending to women and are insensitive to their needs. "They have too much ego," several respondents said. Men see male salespeople as insincere and insensitive to others' needs: "They sell what they want to sell, not what you want to buy."

Men and women see the strengths of women sales professionals differently. Men see women's best assets as sincerity, honesty, and trustworthiness, whereas women see them as empathy and understanding. However, both men and women perceive the liabilities of women sales professionals similarly: "They aren't knowledgeable or factual, and they talk too much."

That brings us, of course, to the point of *GenderSell*.™ What do men have to do differently selling to women, and what do women need to do differently selling to men? How can each gender do a better job of effectively influencing the opposite sex? Visit <www.gendersell.com> to order the book and get all the answers!

Judith C. Tingley, Ph.D., President, Performance Improvement Pros. Author of Genderflex: Men & Women Speaking Each Other's Language at Work, and coauthor, with Lee E. Robert, of GenderSell:™ How to Sell to the Opposite Sex. Phone: 602-371-1652.

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The Best Resources in the Business

Here is a list of sources I've found valuable in my years of work and writing on the topic of marketing to women.

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Essential Books

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Stats, Facts, and Findings

Books

- Dailey, Nancy. *When Baby Boom Women Retire*. Praeger Publishers, 2000. Impressive and scholarly; really good perspectives on retirement prognosis for boomer women.
- EPM Communications. *Marketing Yearbook*. Year-end compendium of all the stats, facts, and findings published in the newsletter for the past 12 months. A streamlined way to access all their material for the past year, consolidated and organized by topic.
- New Strategist editors. *American Women: Who They Are and How They Live*. New Strategist Publications, 1997. (Demographic charts and tables)
- New Strategist editors. *American Men and Women*. New Strategist Publications, 2000. (Demographic charts and tables)
- Women in Canada 2000*. Pretty comprehensive information, but focuses as much on social questions as on issues of relevance to marketers. Order from Statistics Canada, 800-267-6677, or via e-mail, order@statcan.ca. Price is approximately U.S. \$33, including shipping.

Newsletter

Marketing to Women. This is the only newsletter to focus exclusively on the women’s market, and it does a superb job. Every month, the 12-page hard-copy newsletter is packed with snippets of research from sources all over the country—they seem to know everyone who’s doing anything in this market. Editor Lisa Finn’s commentary is always well informed and insightful. A truly wonderful aspect of the newsletter is that it gives you sources—not just organizations, but contact names, phone numbers, Web sites, etc. For a streamlined way to access all their material for the past year organized by topic, be sure to buy their year-end compendium, the *Marketing Yearbook*.

Web Sites and Links

Business and Professional Women USA—101 Facts on the Status of Working Women. It is just what it sounds like. <www.bpwusa.org/content/Workplace/FactsandFigures/101Facts.htm>

Catalyst. Extraordinary resource on the evolving status of women in the workplace. Dozens of publications, very comprehensive (30–250 pages), and all very accessibly priced (most are \$25–\$90) <www.catalystwomen.org/Publications1.htm> Selected statistics from the studies are excerpted in the synopses under Research: <www.catalystwomen.org/Research1.htm>

Center for Women's Business Research; formerly the National Foundation for Women Business Owners (NFWBO). The definitive source for information on women business owners in the United States and a few other countries. Primary research is conducted in partnership with sponsor corporations and reported in very useful and reasonably priced reports (most are around \$90–\$100). Topics range from WBO volunteerism to use of technology, leadership style, and many others. <www.womensbusinessresearch.org/publications.html> Check out their Key Facts page: <www.womensbusinessresearch.org/key.html>.

HNW. Fabulous compendium of facts on the high-net-worth market, encompassing estate planning, Internet use, philanthropy, and more: <www.hnw.com/newsresch/hnw_market/index.jsp>. Also published a terrific study on HNW women, but for some reason it's nowhere to be seen on their site anymore. Worth giving them a call to ask about it, if you're a corporation in the financial services business with some decent resources.

ReachWomen. Andrea Learned and Lisa Johnson are cofounders of this savvy company specializing in marketing to women online. <www.reachwomen.com> Be sure to subscribe to their very informative, well-written, and well-produced e-newsletter.

Shell U.S. Poll. Winter 2000. Wide-ranging survey of men's and women's attitudes on a variety of subjects including work, politics, investing, and sports. <www.shellus.com/products/poll/pdf/Women_On_The_Move.pdf>

Statistics Canada. The central source for all Canadian statistics. <www.statcan.ca/english/Pgdb> Has some fundamental information broken out by gender, but is not an exhaustive resource. The site is a little difficult

to use—the best way to get access to a concentration of data is to order their print publication, *Women in Canada 2000* (approximately U.S. \$33, including shipping).

US Trust Survey of Affluent Americans. Very useful information, including a separate breakout on affluent women business owners. <www.ustrust.com/ustrust/html/knowledge/WealthManagementInsights/SurveyofAffluentAmericans/index.html>

Women and Diversity: WOW! Facts. The Business Women's Network in Washington, D.C., publishes this wide-ranging and interesting collection of independent facts from myriad sources on everything from the women's market to health, philanthropy, politics, and sports. <www.ewowfacts.com/wowfacts/women_chapters.html> Also available in print as a book of the same name.

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