Direct marketing as a solution to unsafe retail shopping

Summary

Fear of crime has become an important issue, largely because of its perceived effects on people's social behaviour. The purpose of this article is to focus on the impact of crime on South African consumers and on how the retail environment is influenced by the changes in social behaviour brought about by fear of victimisation. Special attention is paid to the implications for South African retailers because, in a society plagued by crime, retailers can consider direct marketing as a value-added shopping channel to consumers in need of a safer alternative. The main findings of an exploratory study indicate that those who have been victims of crime at a store or shopping centre, and especially women, are more sensitive to safety concerns while shopping.

Direkte bemarking as oplossing vir onveilige kleinhandelsaankope

Vrees vir geweld het 'n belangrike vraagstuk in Suid-Afrika geword vanweë die waargenome effek daarvan op mense se sosiale gedrag. Hierdie artikel fokus op die impak wat geweld op Suid-Afrikaanse verbruikers het, asook op wyses waarop die kleinhandelsomgewing deur die veranderinge in sosiale gedrag as gevolg van die vrees vir geweld beïnvloed word. Die implikasies daarvan vir kleinhandelaars word ondersoek aangesien Suid-Afrikaanse kleinhandelaars direkte bemarking as 'n alternatiewe, veiliger aankoopkanaal aan veiligheidsbewuste verbruikers kan bied. Die bevindinge van 'n verkennende studie dui aan dat vroue, asook almal wat reeds slagoffers van geweld by 'n winkel of inkopiesentrum was, meer sensitief as ander mense is met betrekking to hulle veiligheid wanneer hulle aankope doen.

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Issues of customer safety in the retail environment are becoming increasingly important. The potential risk of becoming a victim of crime in today's shopping environment presents opportunities to retailers to add direct marketing to their retail mix. With crime so evident in South Africa, it is no surprise that the marketplace is also affected. With the number of murders, hijackings, car thefts, armed robberies, pick pocketing incidents and automatic teller machine crimes committed every day, South African consumers are justified in feeling that their lives are potentially endangered every time they go out to a shopping mall or retail outlet.

The purpose of this study is to focus on the impact of crime on South African consumers and on how the retail environment is influenced by the changes in social behaviour brought about by fear of victimisation. Special attention will be paid to the implications for retailers because, in a society plagued by crime, direct shopping can offer consumers a safer alternative. The study provides an overview of the general crime situation in South Africa, followed by a description of the crime situation in the retail environment and how this affects retailers. The findings of an exploratory study are presented, indicating the need for retailers to focus on direct shopping as a value-added element to the traditional retail mix.

1 The general crime situation in South Africa

It is often stated that South Africa has the highest levels of crime in the world and that Johannesburg is the world's crime capital. By global standards, South Africa has extraordinarily high levels of violent crime, according to 1997 Interpol statistics. In 1997, South Africa had the highest *per capita* rates of murder and rape, the second-highest rate of robbery and violent theft (after the Bahamas), and the fourth-highest rates of serious assault and sexual offences of the 110 countries with crime levels listed by Interpol. Between 1997 and 1999, the number of reported crimes in South Africa increased by 12% and the number of reported violent crimes by 13%. The 1997 Interpol report provides crime data for only nine sub-Saharan countries (including South Africa). The *per capita* crime rate for the major violent crimes of murder, rape, robbery and violent theft was sub-

stantially higher in South Africa than in the other sub-Saharan countries. South Africa also had the highest *per capita* serious assault rate: 541 per 100 000 of the population. The figures also indicate that, of the nine listed sub-Saharan countries, South Africa had the highest *per capita* levels of theft, in general, and vehicle theft in particular (Schönteich 2000: 1).

Despite a moratorium on crime statistics in South Africa, newspaper headlines, police reports and the negative experiences of citizens have brought the issue of crime to public notice. For many, the problem has assumed crisis dimensions as the country is swamped by a "crime wave". Fear of crime and victimisation or, more accurately, anxiety and worry about crime, have become a familiar part of South African life. Fear of crime has become an important issue, largely because of its perceived effects on people's social attitude and behaviour. The late Safety and Security Minister Steve Tshwete announced the lifting of the moratorium on the release of police crime statistics with immediate effect on 31 May 2001. Crime statistics would be released on a quarterly basis after a year-long ban (South African Press Association 2001).

Dramatic increases in the rate of most types of crime, particularly murder, rape, burglary and robbery, have been evident over the past 30 years in South Africa. Crime has continued to increase in recent years, to the point where both violent and property crime have reached unacceptable levels. According to a report by the Crime Information Analysis Centre of the South African Police Service, there was a real frequency increase of 307 077 reported serious crime cases between 1994 and 1999. That is an average increase of 61 415 cases per year. Between 1998 and 1999 alone there was an increase of 159 779 reported crimes nationally. During 1998, 59 515 cases of commercial crime at an estimated cost of R4.6 billion were reported to the South African Police Service. This indicates an increase of 1.4% compared to the number of cases reported in 1997 (De Kock 2000: 3).

According to research by the Institute of Security Studies (ISS), many South Africans are exposed to various types of crime on a daily basis. The 1999 ISS study of reported crime figures identifies Johannesburg as having the highest incidence of crime: 62% of all victims were in that city, compared with 59% in Durban, 54.6% in Pretoria

and 49.5% in Cape Town. In all four metropolitan areas, burglary is the most common crime, followed by robbery. In Cape Town and Pretoria, by comparison, car theft is the third most common offence. This suggests that Johannesburg and Durban have higher levels of crimes involving violence than the other two cities: these include robbery, assault and car hijacking (Louw 1999: 5). The subcategories of robbery with aggravating circumstances, such as car hijacking, hijacking of trucks, bank robbery and theft of cash in transit, receive the most publicity and usually have the greatest impact on national and international perceptions of crime in South Africa (De Kock 2000: 4).

According to the United Nations Interregional Crime and Justice Research Institute's (UNICJRI) victim survey, South Africans were the most likely group to state that they felt very unsafe in the street after dark (39.6%). This was the highest of all the African countries surveyed, and surpassed all Latin American and Asian countries (Schönteich 2000: 1). In a study by Humphrey (2000) respondents were asked for their opinion on the extent to which the South African government had control over the crime situation. The responses indicate that just under one in ten respondents (9%) believed that the government "had full control" and 35% believed that the government was "not in control". Respondents were also asked whether they personally had been victims of crime during the preceding twelve months, and the results indicate that one in five respondents reported had been victimised during a one-year period. While national crime prevention strategies are now in place, little has been achieved.

2. The effect of crime on retailers

Although definite figures on crime in and around South African shopping centres are not available, there is growing concern among developers, retailers and consumers that shopping centres are not as safe as they once were. Crime has left its mark on the marketplace. As crime rates have soared in the central business districts of most cities in South Africa, the risk of victimisation in those areas has increased (Hammce 2001: 2). This has led to a dramatic decrease in the number of people shopping in stores in these areas, forcing many businesses to relocate to the suburbs. This has paved the way for the sudden and rapid construction of numerous shopping centres in

suburban areas, which have become extremely popular with all age groups. Not only do shopping centres have retail stores, but they provide entertainment for the whole family as well. Unfortunately crime is also evident in shopping malls in suburban areas. In the heyday of retail development, shopping centre security comprised a relatively small portion of a centre's operating budget, with customers viewing security as an information and assistance function. In response to the increased crime rate, South Africans' feelings of insecurity have increased concomitantly and today's customers demand a stronger security presence to provide a safeguard in the shopping environment. Shoppers' personal safety has become a very important factor influencing shopping decisions and buying habits (Peron 1999: 58).

Other crime prevention strategies are also needed to ensure that customers feel safer. South Africa's high crime rate has forced shopping malls to upgrade their security systems and lighting as well as their parking area safety. All these safety features have to be communicated to customers if they are to increase confidence in and assurance of retail safety (Louw 1999: 16). This can become extremely expensive for shopping centres and may increase store rental. The combination of crime prevention and the consequent higher costs makes it difficult for retail and shopping centre managers to create and sustain a safe environment. Consumers' fear of crime is forcing store owners and managers to devise various security measures to protect their clients. Recommendations from a study by Coetzer (2000: 6) indicate that it is important that architects and security officials work together when new business complexes or shopping malls are being planned. It is easier and more cost-effective to incorporate a security system into a new building design than to secure an existing building. In addition, architects and security officials must compromise between the aesthetics of a building complex and its security. Natural opportunities for surveillance, for example the placement of windows and open spaces, must be planned beforehand, along with the physical and symbolic barriers which enhance territoriality. The planning of access control to the premises and the buildings should cognisance of elements such as the securing of personnel and property, as well as the safety of the public (Coetzer 2000: 6).

Many shop owners are trying to find ways to reduce the levels of crime in their areas in an attempt to bring customers back to their outlets. Bruma Lake planned to fence off the area and close certain roads in hopes of rescuing the dying business in their area (Hammce 2001: 2). Many retailers and businesses have joined in the fight against crime. The property industry in South Africa has offered support to police stations in business districts. A number of businesses are involved in initiatives such as "Business Against Crime", which unites businesses in a support partnership with government to fight crime in South Africa. Relocation is another option at retailers' disposal if they are regularly affected by crime. This becomes necessary if the route to the retail outlet is a hijacking risk.

One of the largest risks facing the retail sector is probably the decrease in consumer confidence about personal shopping safety. Many newspaper articles indicate that basic safety requirements are not being met when consumers visit retail outlets (Kirk 2001: 2). Shops are prime targets for criminals as many shoppers carry large amounts of money and other valuable personal items such as mobile phones. Shops and banks are also targeted by criminals because of the large amounts of money and valuable stock they carry (South African Press Association 2000).

Crime affects people's travelling and shopping behaviour as well as the ways in which they perceive their immediate surroundings. All aspects of social life are affected by crime. These impacts can be measured in terms of financial loss, physical harm caused to victims, psychological harm, insecurity, and the negative effect on the quality of life of members of society (Louw 1999: 17). Retail crime appears to be a constant source of social concern. Even if one has no personal experience of retail crime, one is continually reminded of its extent and seriousness. While victims of retail crime may be more fearful as a result of a direct experience, most of the public's contact with retail crime is indirect and learnt through a variety of sources on retail shopping centres' conditions, media information and personal conversations. Crime is a reason for collective concern because it is generally seen to have serious implications for society as a whole and not only for victims directly involved (Halverson 1996: 71).

3. Opportunities for retailers

South Africans are aware that crime is a part of South African life, and measures are being taken to relieve the pressures resulting from its increase. Every South African, if not already a victim of crime, knows someone who has been the victim of a serious criminal offence. This has led South Africans to spend a substantial amount of their disposable income on protection services. Households display the logos of security companies or neighbourhood watches, and most houses have windows and doors covered with burglar bars.

Results from a survey by the South African Crime Research Guide indicate that crime at retail establishments is altering shopping habits in major ways. Findings suggest that crime prompts six to eight per cent of consumers to postpone a desired purchase and 44% to forgo a purchase altogether. It adds that fear of crime has stopped 32% of women from participating in leisure activities, including recreational shopping. About one-third of shoppers have stopped shopping at malls they consider less safe and shop only during certain hours or on specific days (South African Crime Research Guide 2001).

From the above statistics it is clear that South African consumers are concerned about their safety, and are seeking safer shopping centres with visible guards and closed-circuit television surveillance. Retail environments that do not have effective security measures in place may experience a decrease in sales and profits. Many consumers are no longer prepared to jeopardise their safety by shopping at centres with high crime rates.

It is always exciting to try to predict the future of business, especially in a dynamic field such as retailing. Successful retailing is defined by change. Only those who are able to adapt in order to meet constantly changing consumer demands will survive. If retailers can address consumers' concerns about personal safety while shopping, this will no doubt be to their long-term benefit. The direct marketing transaction can offer the consumer a rare and invaluable commodity in these dangerous times — personal safety while shopping. The challenge to the retailer is to consider the South African public's fear of crime and victimisation by adding another dimension to the tra-

ditional retail shopping channel. Retailers who add direct marketing to their marketing strategy will have quicker and easier access to consumers since they do not have to wait for the consumer to visit them, but can visit the consumer via a direct channel (Halverson 1996: 70).

Several South African banks have teamed up with online retailers. Standard Bank Online offers its

bluebean.com> facility providing customers with normal online shopping from affiliated online stores. First National Bank's <eBucks.com> provides the customer with online shopping options using eBucks instead of Rands. The banking industry seems to be the only one to have taken advantage of customers' fear of using ATMs, many of which are prime targets for criminals. They have promoted the safety of electronic banking and have indicated how new technology holds great potential for improving the quality of life. Banking has been made safer by the introduction of online banking and telephone banking. The main benefits of online banking are safety, convenience and speed. These benefits need to be communicated to consumers in order to encourage them to engage in other types of direct shopping (Hardy 2001: 98-9).

Direct marketing could provide a solution to the safety problems associated with shopping at retail stores, as well as those associated with travelling to and fro. Many safety advantages can be associated with direct marketing. Consumers do not need to leave their homes or take the risk of becoming victims of hijacking. Retailers can reduce the risk of losing current customers who live in fear of victimisation by introducing direct shopping as an alternative.

The next section discusses the results of a South African research study which investigated the possibility that consumers' shopping safety concerns may present opportunities for retailers.

4. Methodology

The objective of the exploratory study was first to determine whether respondents were concerned about their personal safety while shopping, and secondly to determine whether increased concerns about shopping safety would cause customers to consider direct shopping as an additional or alternative channel for retail shopping. The sample of 470 respondents was composed of undergraduate marketing students

at a South African university. Convenience sampling was used to establish a sample population. Ages ranged from 17 to 25 years, with the gender composition consisting of 171 males (36%) and 299 females (64%). Although the use of students as the sample unit limits the generalisation of the research results, the reality of today's students as economically active and regular shoppers adds justification to this decision. Students' current attitudes towards personal safety while shopping could lay the foundation for their future attitudes relating to direct shopping (Claxton 1995a: 69).

A self-administered questionnaire was used as the measuring instrument. The questionnaire consisted mainly of seven-point ascending Likert-type scales ranging from "strongly disagree" (1) to "strongly agree" (7). With regard to direct shopping, the respondents were asked if they perceived direct shopping as providing greater personal safety than retail shopping. Respondents were also required to indicate whether they would consider shopping directly more frequently due to crime.

5. Results

One-way analysis of variance (ANOVA), two-sample t-tests and Pearson's Product Moment Correlation were used to test the validity of the set hypotheses. The significance criterion to test the eight hypotheses was set at p<0.05 (at least 95% confidence). Scores for respondents' overall concern about personal safety while shopping were calculated as the sum of each respondent's scores on questions relating to personal safety while shopping. Specific findings are reported in Table 1.

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Table 1: Results of hypotheses testing

Hypothesis	p value
H ₁ : There is a meaningful difference between age	
groups in terms of their overall concern about personal	
shopping safety	0.520413
H ₂ : Women will have a significantly higher mean	
score than men on overall concerns about personal	
shopping safety	0.009588
H ₃ : There is a meaningful difference between language	
groups in terms of their overall concerns about personal	
shopping safety	0.130329
H ₄ : Those who have been victims of crime will have a	
significantly higher mean score on overall concern	
about shopping safety	0.166108
H ₅ : Those who have been crime victims at a store or	
shopping centre will have a significantly higher mean	
score on overall concern about personal shopping safety	0.044334
H ₆ : Overall concern about personal shopping safety	
will be significantly and positively related to respon-	
dents' scores on perception of the safety advantage of	0.2928
direct shopping	(r=0.048942)
H ₇ : Overall concern about personal shopping safety	
will be significantly and positively related to respon-	
dents' scores on willingness to consider direct shopping	0,0002
more often	(r=0.372680)
H ₈ : Respondents' scores on willingness to consider	
direct shopping more often will be significantly and	0.000000
positively related to their preference for direct shopping	(r=0.3349)

Consideration of the relationship among demographic characteristics of the sample and perceptions of personal safety while shopping is important. The results of H_1 indicated no significant difference (p=0.5204) between the various age groups and their overall concern for personal shopping safety. The close proximity of the age groups (17 to 25 years) may influence this result as only young people's perceptions were measured. Young people may not be as concerned about their safety and may have a mindset different from that of older people (including working, married, with children, retired and the elderly). However, this result correlates with the findings of a study by Humphrey (2000) which also indicated no mea-

ningful differences between age groups in terms of their perceptions of personal safety.

The most meaningful relationship with personal safety while shopping is based on the gender of respondents. The findings of $\rm H_2$ indicate that women have significantly greater (p=0.0095) concerns about personal safety while shopping than men. Women are, due to their physical and intrinsic make-up, softer targets for theft or mugging and may therefore be more sensitive to safety concerns. Given the high levels of crime in the country, and the extensive publicity about women as victims of violence and rape, one would expect women to experience higher levels of insecurity than men. This result correlates with that of a previous study that indicated women's willingness to alter the way in which and the times at which they shop, due to fear of crime (Claxton 1995b: 73).

The findings of the test for $\rm H_3$ indicated no significant difference (p=0.1303) among language groups in terms of their overall concern for personal safety while shopping. One can deduce that all respondents feel threatened by crime, irrespective of their language group. Findings from another South African study, however, indicated differences when variables of income, population group and province were analysed (Humphrey 2000). The study found population group differences to be stark. Indians were the most insecure about their personal safety (69%), followed by whites (59%), blacks (45%) and coloureds (41%). Provincial differences were also important, with respondents living in the Free State (60%) and Northern Cape (59%) having significantly higher concerns for safety than those living in Mpumalanga (30%), Gauteng (37%), the Western Cape (40%) and the North-Western Province (41%).

Two of the hypotheses produced particularly interesting results. First, test results from H_4 point to the fact that respondents who reported having been victims of crime were not significantly different in terms of their level of concern for safety from those who indicated that they had not been victims of crime (p=0.1661). However, respondents who had been victims of crime at a store or shopping centre had a significantly higher mean score on overall concern about personal safety while shopping than those who had not been victims of crime at a store or shopping centre (p=0.0443). A possible reason

may be that, in the case of H_4 , respondents do not feel that crime is necessarily related to safety while shopping, whereas in H_5 the question related specifically to crime at shopping centres. People who have been victims of crime in shopping centres may be traumatised by their shopping experience and not feel safe in a shopping environment again.

Hypotheses 6 to 8 potentially provide the most significant results with regard to retailers. The findings from the test results of H₆ indicated no positive relationship between respondents' overall concern for personal safety while shopping and their scores on the perception of the safety advantage of direct shopping (p=0.2928, r=0.0489). The reason for this may be that South African consumers are not fully engaged in direct purchasing as a part of their shopping pattern. Some may perceive direct shopping as a method exhibiting several risk factors. These risks could include late deliveries, mistakes in warehouses resulting in the wrong order being dispatched, difficulty in returning or exchanging items, and other logistical problems. Another concern can be consumers' fear of credit-card fraud when purchasing directly. A similar study conducted in the USA revealed different results from the South African study. Americans perceive shopping by direct mail as offering greater personal safety than shopping at stores (p=0.0455). The difference in results may be due to the fact that when one compares the lifecycle of South African direct marketing in retailing with other industrialised countries like the USA, South Africa is still in the embryonic stage (Claxton 1995b: 73). Retailers should thus provide consumers with enough information to make an educated decision on direct shopping as a safer alternative.

The test results from H₇ displayed a weak positive correlation between respondents' concern about personal safety while shopping and their willingness to consider direct shopping more often (r=0.3726). The results relating to this hypothesis indicate that personal safety at retail outlets is not a major enough concern to make respondents refrain from visiting retail environments. A similar study conducted in the USA showed exactly the opposite. In the study by Claxton (1995b: 73) respondents' shopping safety scores were positively related to increased consideration of shopping by direct mail as a result of safety concerns. A possible reason for South African respondents' reluctance

to consider direct shopping more often, as intimated by this study, could be that most consumers enjoy the shopping experience of shopping centres and stores. Going shopping has become very much a social experience for the whole family, with shopping centres offering social entertainment for all ages. This is particularly important to South Africans when one observes the trends at shopping malls, which have become bigger and offer a greater variety of experiences. Menlyn Park Shopping Centre in Pretoria has adopted the phrase "shoppertainment magic" to describe being a shopping centre and an entertainment centre in one (Beeld 2000: 11). Advances in communication technologies, computer technologies and other hybrid technologies, such as call centres, provide retailers with vastly improved opportunities in the marketplace. The same technologies also provide consumers of products and services with a vastly increased range of choices in meeting their needs (Prabhaker 1997: 222). According to Johnson (1996: 32) effective information empowers consumers to make their own decisions about what to buy and from whom. By providing a useful, easyto-understand resource on the benefits of shopping directly, retailers can create a competitive advantage.

Lastly, respondents' scores on their willingness to consider direct shopping more often were not positively related to their preference for direct shopping (r=0.3349). By understanding consumers' attitudes and perceptions on all issues related to direct shopping, including saving time, convenience, personal safety, risks and disposable incomes, retailers will be in a better position to capture the safetyconscious market. Although South Africans may be concerned about their personal shopping safety, they remain reluctant to consider direct shopping as an alternative to visiting the stores and shopping centres in which they feel so insecure. This could be due partially to South African shoppers not considering direct shopping safe. Many reasons can be proposed for customers' unwillingness to try alternative shopping methods. Research in Canada has postulated that despite the fact that online shoppers rank among the most frequent users of the internet, online shopping has developed at a much slower rate than in the USA, for example. The reasons given are lower levels of concern for such issues as privacy, the relative ease of returning products, and the inability to touch and feel items (Thorne 2001: 62). Fear of crime has, however, been a reason why many shoppers are thought to have turned to in-home shopping, or at least a modification of their shopping habits (Hazel 1992).

From the above results one can conclude that even though crime is rife in South Africa, local consumers are not necessarily ready for direct shopping, in spite of high crime in retail environments. South Africans still want to visit a store and have a hands-on shopping experience (Schlender 2001: 56). Problems with direct marketing include not being able to see and handle the product they are buying. A study by Settle et al (1994) confirms this trend and indicates that the images of mail/phone order shopping are markedly inferior to that of store shopping in the minds of consumers. With online shopping growing on a daily basis, opportunities for fraud and other information technology crimes on the internet must increase. However, there are many aspects of direct shopping that outweigh the physical effort of having to go to stores or shopping centres. Time can be saved, costs (for example transport) reduced and the risk of being attacked or involved in an accident is also eliminated by being able to order products from the comfort of one's workplace or home. Convenience has been identified as a major advantage of in-home shopping (Darian 1987). The benefits of buying direct from home include eliminating time travelling, the physical and mental energy expended in the actual shopping trip, and the often insufficient information provided by poorly trained sales assistants.

6. Implications for management

The most important limitation of this study is that it cannot be used as a generalisation of the South African population as the sample represented a highly specific sector of society. Future research samples should more accurately represent the South African shopping public. The results represented are from a limited exploratory study and further research has to be done to gain in-depth knowledge of the factors affecting consumer and social behaviour and the consequent opportunities for direct marketers. Another aspect to consider is the fact that much direct marketing is facilitated by the use of credit cards, which a large percentage of the sample unit does not have (Calder *et al* 1981: 197).

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Changes in market conditions and trends often point to the need for changes in marketing approaches. Current market trends, such as fierce competition, globalisation and increasingly demanding customers, bring the shortcomings of marketing approaches and vehicles developed for the past into sharp focus. The need for innovative ways of reaching customers has never been greater and forces retailers to re-examine and redefine their marketplace and market space. Some countries have reached the stage where direct-marketing-orientated retailers have driven out conventional retailers. With changing economic conditions and the development of modern technology, some retailers have refocused their marketing functions and efforts in order to compete and survive. The economics of business survival means paying close attention to market conditions and incorporating those realities into daily business operations (Thomas & Kleiner 1995: 4). Evidently there is a marked gap between the potential retail uses of direct marketing and the sophistication of retail direct marketing in practice. Retailers need to base their development strategies on a detailed understanding of consumer lifestyles, wants, expectations, values and habits. Product specialisation and mass marketing are being replaced by market segmentation and consumer specialisation. As the retail industry becomes increasingly competitive, the nature of customer information generated by direct marketing becomes a valuable competitive weapon in its own right (Shields & Reynolds 1996: 69).

In future research, retailers should attempt to determine why consumers prefer going to shopping centres, and to pinpoint the added value that consumers gain from such an outing. In attempting to understand shoppers in a retail environment, researchers will have to consider the consumer's decision-making process at the point of sale, the shoppers' visual language and the consumers' information priorities (Young 2001: 35). Consumers have gained their primary socialisation to shopping through in-store experiences. This suggests the need to place non-store buying within the broader retail context. It also indicates that attention should be paid to the ways in which skills and knowledge acquired in traditional retail environments may facilitate or inhibit direct shopping (Lavin 1992: 28).

Retailers have to take anxiety about crime seriously, as this phenomenon has social, economic and political costs, which threaten not only the stability of the economy and the democracy, but also the profitability of retailers. The majority of victims of crime who cannot afford to move in an attempt to avoid crime will probably respond by withdrawing from the community. Fear of crime encourages people to barricade themselves in their homes and to restrict their movements and social activities (Louw 1999: 16). This may lead customers to look increasingly to retailers to add value to their lives and not to put them in danger of crime. Direct shopping can immediately add value by reducing or eliminating the friction-laden traditional retail experience.

In addition, research has to address customers' negative perceptions of direct shopping. Findings from a previous study (Jasper & Ouellette 1994: 35) indicate that perceived risks are contributing factors that prevent consumers from engaging in direct purchasing. For retailers, the risk implication is that consumers must be able to inspect merchandise physically before a purchase is made. One way to accomplish this is for established retailers to have both a traditional and a direct shopping channel. This will enable consumers first to become familiar with the merchandise in-store through the traditional channel, leading to subsequent purchases through the direct channel. Another method of risk reduction is for retailers to offer liberal return policies and free return postage.

Technology will facilitate direct marketing to individual customers, and both store-based and direct marketers will be competing for this direct link to the consumer. Technology will permit any retailer to provide empowering, individualised mass-market products and services at competitive prices. The question is whether retailers will be able to adopt these changes and opportunities proactively (Feinberg 1997: 258). Technology will drive retailing into the twenty-first century. The retailer has to use technology to understand consumers better and to get products to them quickly and reliably without fear for personal safety. One way to do this is through the internet. Retailers can use the internet to drive sales, reduce costs and bolster marketing efforts. The internet has massive potential for direct selling, database building and acting as a prime business tool, and cannot be ig-

nored by retailers. Electronic shopping can entertain and inform while providing convenient hours, speed of transactions and time saving. Shoppers need not feel that their lives are in jeopardy because they have to take a trip to the local mall.

In South Africa e-commerce only accounts for one per cent of overall retail sales (*Finansies en Tegniek* 2000: 19). A challenge to retailers is to change consumers' perception that e-commerce is not safe in terms of money or data. Much of the concern relating to the internet is based on fear of the unknown. Retailers have to alleviate consumers' fears by informing them of how well they intend to safeguard their personal information (Thomas 2000). Retailers will thus have to overcome customers' fear of invasion of privacy (Beck 1998). The online retail sector in South Africa is currently very small but various factors like convenience, practicality and accessibility are making it more popular. For a big-brand retailer wishing to make the successful transition from brick-and-mortar stores in large shopping centres to online retail environments, the customer-centred database structure concept is a critical factor.

Marketing to customers has become an increasingly complex task. Retailers should consider adapting their approach to reach all consumers, including those who are safety-conscious. Direct marketing has a definite role to play in retail marketing strategies and retailers have to be more open to the advantages that direct shopping can hold, both for them and for their customers.

7. Conclusion

Crime has regrettably become part of society. The fact that overseas investors are reluctant to invest in South Africa is evidence of how crime in a particular country affects the viability of its marketplace. The opportunity and the responsibility to widen the retail mix for the safety-conscious consumer market, via the safer alternative of direct home shopping, thererfore rest with the retailer.

Many challenges face the retailer with regard to providing an attractive direct shopping experience, for example changing the shopping behaviour to which the majority of people are accustomed. To be effective, direct shopping needs to provide shoppers with a total

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experience, and with value equal to that of retail shopping. Another challenge is to rectify the negative associations that consumers may have with direct shopping. The fears associated with switching from habitual retail purchasing to direct purchasing must be reduced and a psychological comfort-zone established. Despite several obstacles, the safety concerns of retail shoppers should not be seen as a threat, but rather converted into an opportunity for retailers to build long-term relationships with customers.

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