

DIRECT MARKETING SOLICITATIONS: DO THEY GENERATE SALES OR CONSUMER ANNOYANCE?

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Direct marketing practices affect almost every consumer in the U.S., and both traditional and non-traditional marketers are spending an increasing portion of their budgets on direct marketing solicitation. This study examines how likely these solicitations lead consumers into actual purchases. This study also investigates the possibility that frequent direct marketing efforts generate consumer annoyance. Results show that when consumers are frequently exposed to direct marketing, they tend to be annoyed with the solicitors rather than to purchase from the direct marketer. Implications for direct marketers are drawn from the findings.

INTRODUCTION

The last ten years have seen a significant growth in the use of direct marketing practices (Lavin 1993). As a result, almost every American consumer has experienced some form of direct marketing solicitation such as telemarketing, direct mailing and/or door-to-door sales. However, it is still unknown how many direct marketing packages the average consumer receives or their effects on consumer attitudes and purchase behavior (Pring 1990).

Consumers have expressed concerns regarding a variety of issues related to direct marketing, such as annoyance caused by frequent telephone solicitation, junk mail and overly persistent door-to-door salespersons (Awerdick 1992; Hering 1992) and invasion of privacy (Goodwin 1991; Lacayo 1991; Milne and Gordon 1993; Nowak and Phelps 1992). Furthermore, there is a question whether direct marketers can assume that the more they expose consumers to direct market solicitations, the more likely consumers are to purchase their products or services (Eastlick, Feinberg and Trappey 1993).

Considering that the costs associated with direct marketing solicitations are increasing, the cost effectiveness of the current practices of direct marketing must be evaluated (Herring 1992). If direct marketing solicitations indeed annoy consumers rather than generating sales, the cost of marketing practices may be even greater than what is usually estimated. Furthermore, since the emphasis in direct marketing is moving toward relationship marketing, building and enhancing relationships with customers has become increasingly important (Schijns and Schroder 1996). If direct marketing solicitation creates consumer annoyance, this marketing practice can destroy a business's relationship with the customer.

The purpose of this study is to help direct marketers understand the effects and consequences of direct marketing solicitation. Specifically, we investigate whether consumers' exposure to direct marketing solicitation encourages them to purchase products or services or creates annoyance toward direct marketing practices. This research will provide direct marketers with insight into the consequences of direct marketing solicitation on consumers' attitude and behavior.

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REVIEW OF LITERATURE**Direct Marketing Solicitation**

Billions of dollars are spent annually on direct marketing practices, which exceeds the amount spent on traditional media such as network TV, radio and magazines (Rapp and Collins 1990). However, the impact of direct marketing solicitation on consumers' attitude and behavior is unknown. For example, answers to questions like "How many direct marketing packages does the average consumer receive?" and "How do consumers evaluate these packages?" are still unknown (Pring 1990).

Furthermore, with the growth of direct marketing solicitation, privacy issues have become an increasingly important concern among the U.S. consumers (Goodwin 1991; Herring 1992; Milne and Gordon 1995). The growing perception that direct marketing invades consumer privacy has resulted in proposals to limit direct marketing practices (Maynard and Taylor 1996). On the other hand, there are a number of consumers who are interested in direct marketing offerings and enjoy being solicited. These consumers are interested in a particular product or service offered by direct marketers or utilize direct marketing offerings as a matter of convenience, a means to gather information or even as a way to satisfy a need to socialize.

Consumers' concern with direct marketing solicitation may be related to a negative image of the industry. In general, the direct marketing industry suffers from an image problem (Maynard and Taylor 1996) despite the efforts of the Direct Marketing Association which has helped the industry to self-regulate and engages in a public relations program. Despite the attempts to create more favorable consumer attitudes toward direct marketing, many negative perceptions still prevail. Direct marketers realize the seriousness of their image problem, and some have implemented quality-assurance practices such as evaluation forms to develop better customer relations. Although consumers' perceptions of the industry

have recently begun improving (Cramp 1995; Maynard and Taylor 1996), the number of consumers' complaints against direct marketers indicate that consumers' overall perceptions of the industry still need to be improved.

Frequent exposure to direct marketing solicitation and consumers' general attitude toward the direct marketing industry can influence both consumer annoyance toward and purchase through direct marketing practices. While individuals' tolerance thresholds to intrusiveness influence consumers' annoyance toward direct marketing practices (Brezen, Block and Schultz 1987), frequent exposure to direct marketing solicitation can create consumer annoyance. Because consumers' annoyance may influence their purchase intention (Akaah, Korgaonkar and Lund 1995), this issue needs empirical investigation. This study investigates whether frequent exposure to direct marketing solicitation causes consumer annoyance and/or leads to consumer purchase.

Demographics as Predictors of Direct Marketing Usage

A large amount of research focuses on response and purchase rates by demographic and sometimes psychographic groups. For example, Milne, Beckman and Taubman (1996) report that young, better educated and more affluent individuals tend to be more receptive to direct marketing activities. The authors speculate that young consumers do not scrutinize direct marketing practices as much as older consumers and are less concerned about their privacy, while better educated and more affluent persons feel more secure when making purchasing decisions and thus have fewer negative experiences with the industry. A study by Settle, Alreck and McCorkle (1994) indicates that consumer perceptions of the direct marketing industry differ according to income level, gender, and marital status. Age is not a determinant in Settle et al.'s (1994) study. The authors suggest that women, married couples and more affluent individuals have more positive attitudes toward direct marketing practices, and those positive attitudes are a result of the time demands placed on these individuals,

who are looking for convenient shopping modes, and thus view direct marketing as a time-saver.

Although chronological age is often used as a predictor in direct marketing studies, there is still confusion about its accuracy due to conflicting results. Researchers have used several different measures of age, but which measure is the best predictor for direct marketing purchase is still unknown. For example, Burnett (1996) suggests that retirement is a better indicator of nonstore retailer use than chronological age. Age is a well-researched predictor variable due to the significance of the older market in direct marketing (Lee and Soberon-Ferrer 1997); however, in reality, the elderly market is becoming just as diverse and fragmented as its younger counterpart. Thus, researchers may have to study the elderly market more specifically, rather than looking at it as a homogeneous market.

Another recent development in direct marketing research is the use of race to predict the usage of nonstore retailing. In particular, Hispanics, African-Americans and Asian-Americans are experiencing population growth in the United States (Schmid 1995). These particular markets have also become wealthier; therefore, their spending power has a major impact on the economy. Cultural groups deserve close examination so that direct marketers can prevent negative attitudes from developing. For example, Loro (1996) found that Hispanic households receive about 35 pieces of direct mail yearly, compared to 350 for non-Hispanic households, and suggests that less volume can translate into better response rates. In addition, Loro suggests that the Hispanic market is turning to direct marketing in part due to unpleasant in-store shopping experiences. Therefore, since this market already seems to be receptive toward the industry, it is important not to change their perceptions. In Loro's survey, 94 percent of the Hispanic respondents said they receive direct mail and 66 percent said they always open and read it. This is a very different attitude than that of most Americans.

Gender is another well-documented factor in direct marketing research. The majority of the findings suggest that women compose a large fraction of direct marketing users (Mummert 1995), which can be attributed to factors such as the increase in the number of working women and the change in the lifestyles of expectant mothers.

In this study, an in-depth approach is taken to investigate how direct marketing solicitation affects consumer behavior. First, we investigate how often the average American consumer is exposed to direct marketing solicitations. Second, we examine how receptive consumers are to direct marketing solicitations. Then, we examine whether frequent exposure to direct marketing solicitation actually creates more consumer annoyance. Finally, we investigate whether frequent exposure to direct marketing solicitation actually generates intended sales. In investigating both consumer annoyance and purchase, the following variables which the literature suggests influence consumer behavior related to direct marketing are also included: consumer's attitude toward the direct marketing industry, knowledge of consumer rights and direct marketing practices, and demographic characteristics.

METHODOLOGY

Data

We used a representative national sample of 957 adults surveyed by Princeton Survey Research Associates for the American Association of Retired Persons (AARP) in this study. The Princeton Survey Research Associates collected the data through telephone interviews. The data were weighted so that the demographic profile of the final weighted sample mirrored the demographic profile of the U.S. population aged 18 and older living in telephone-equipped households. The details of data collection are provided in AARP (1994). The survey includes various questions relating to information usage, market complaining behavior and knowledge. In this study, only items reflecting direct marketing experiences are employed.

Measures

Exposure to direct marketing solicitation: To investigate respondents' exposure to direct marketing, the following questions were asked: (1) whether respondents had received a telephone call from someone selling something; and if yes, the number of calls received and (2) whether respondents had received a visit from a door-to-door salesman; and if yes, the number of visits received. The sum of the number of telemarketing and door-to-door sales calls was employed as an exposure to direct marketing solicitation variable.

Receptiveness toward telemarketing calls: The response variable, receptiveness toward telemarketing, was investigated in two steps. First, the question of whether respondents listened to the telemarketing pitch or tried to get the telemarketer off the phone as fast as possible was asked. If respondents said they listened to telemarketers' sales pitch, they were asked how much they enjoyed getting phone calls from telemarketers. A 4-point Likert type scale was used (1=not at all, 2=a little, 3=some, 4=a lot).

Attitude toward direct marketing industry: The attitude toward direct marketing companies was measured by asking the extent to which direct marketing companies try to take advantage of consumers. Responses were recorded on a five-level scale (1=almost all, 2=most, 3=about half, 4=some, 5=almost none).

Purchase through direct marketing: Respondents who answered that they had been exposed to some form of direct marketing solicitation were asked whether they made a purchase from telemarketers and/or door-to-door salespersons during the past six months.

Knowledge of direct marketing practices: Respondents' knowledge of direct marketing practices was assessed by asking (1) whether they know how 800 numbers are charged; (2) whether they know how 900 numbers are charged; and (3) whether they know the cancellation rule of door-to-door purchases. The number of correct responses

was employed as a proxy measure of consumers' knowledge of direct marketing practices.

Knowledge of consumer rights: Consumer rights knowledge was measured by asking respondents to rate their own understanding of consumer rights and the laws that protect consumers. Responses were measured on a 4-point Likert scale (1=poor, 2=fair, 3=good, 4=excellent).

Income: The total annual family income before taxes was used as an income variable. Seven income categories were employed: (1) less than \$10,000, (2) \$10,000 to under \$20,000, (3) \$20,000 to under \$30,000, (4) \$30,000 to under \$40,000, (5) \$40,000 to under \$60,000, (6) \$60,000 to under \$100,000 and (7) \$100,000 or more. The ordinal value of income level was used for analysis.

- **Marital status** was categorized into two groups: not-married (base) and married.
- **Gender** was coded as a dummy variable (0=male, 1=female).
- **Race** was categorized by four groups (White, Black, Asian and others), but responses were grouped into two categories representing Whites (base) and non-whites because of the small sample cells.
- **Education:** Years of schooling was used as the education variable.
- **Age** was included as a continuous variable.

Analysis

First, descriptive statistics are reported in order to illustrate average consumers' exposure to direct marketing solicitations and the annoyance caused by direct marketing practices. Second, whether frequent exposure to direct marketing solicitation generates consumer annoyance and/or purchase behavior is analyzed.

Regarding consumer annoyance, the variable was first measured on an ordinal scale (1=don't enjoy at all, 2=enjoy a little, 3=enjoy some and 4=enjoy a lot). However, due to the small number of

consumers who enjoyed solicitation, this variable was regrouped into two levels: (1) enjoy at least a little and (2) don't enjoy at all. Since the resulting dependent variable is binary, logit or probit analysis is appropriate. Although both analyses yield similar results, logit analysis was employed due to its ease of interpretability. In addition to the exposure variable, the following variables are also included as independent variables which may influence consumer annoyance: attitude toward direct marketing companies, knowledge of direct marketing, knowledge of consumer rights, income, marital status, gender, race, education and age.

Regarding purchase through the direct marketing channel, the variable was binary (0=purchased, 1=did not purchase). A logistic procedure was used for analysis. All of the above-listed independent variables were included as predictor variables which might influence consumers' purchase behavior. In order to examine whether consumer annoyance influences direct marketing purchase behavior, the authors ran a separate logistic analysis including annoyance as an independent variable. In this separate analysis, in order to prevent a possible multicollinearity problem, we eliminated the variables which were found to significantly influence consumer annoyance in the previous analysis.

RESULTS

Descriptive Statistics

The frequency distributions of consumers' exposure to direct marketing solicitation, attitudes toward direct marketing industry, purchase through direct marketing, and consumers' knowledge of direct marketing practices are presented in Table 1. Overall, 91 percent of the respondents had been exposed to some form of direct marketing, of which 73 percent had received calls from telemarketers' and 35 percent had received a visit from a door-to-door salesperson. The results suggest that about half (49%) of the respondents have a negative attitude toward direct marketing companies. Only 5 percent of the respondents were receptive to telemarketers, and only 8.5 percent of respondents

contacted by direct marketers made purchases. Regarding knowledge of telemarketing practices, 86 percent of respondents correctly identified

TABLE 1
Characteristics of Sample Responses

Variable	n	%
Exposure to telemarketing in past six months		
None	263	27.5
1-2 times	105	11.0
3-4 times	130	13.6
5 or more times	429	44.8
Don't know	30	3.1
Exposure to door-to-door sales in past six months		
None	618	64.6
1-2 times	197	20.6
3-4 times	71	7.4
5 or more times	55	5.7
Don't know	16	1.7
Exposure to any direct marketing practice in past 6 months		
Yes	867	90.6
Attitude toward direct marketing companies		
Very negative	281	29.4
Negative	188	19.6
Neutral	137	14.3
Positive	307	32.1
Very positive	44	4.6
Annoyance/Receptiveness to telemarketing practices		
Very receptive	2	0.2
Somewhat receptive	19	2.0
Neutral	31	3.2
Annoyed	175	18.3
Very annoyed	730	76.3
Purchase		
Through telemarketing	36	5.4
Through door-to-door sales	60	18.6
Any direct marketing offerings	86	8.5
Knowledge of direct marketing practices		
Know how 800 numbers are charged	821	85.8
Know how 900 numbers are charged	531	55.5
Know door-to-door purchase cancellation rules	285	29.8

how 800 numbers are charged, whereas only 56 percent knew how 900 numbers are charged.

Direct Marketing Solicitations: . . .

Lee and McGowan

Regarding direct marketing practices, 70 percent of the respondents did not know how long the law guarantees that door-to-door purchases can be canceled and refunded.

Consumer Annoyance

A logistic regression model was estimated using the SAS PROC LOGISTIC procedure. Table 2 presents the results of the estimation of consumer annoyance toward direct marketing solicitation. The model is well fitted ($p=.0001$), and a possibility of multicollinearity was checked and found not to be significant. Among the independent variables, consumers' frequency of exposure to direct marketing solicitation, their attitude toward the direct marketing industry and age influenced annoyance toward telemarketing calls, while consumers' knowledge of direct marketing resulted in a marginal influence ($p=.08$).

TABLE 2
Results of Logistic Regression Analysis:
Annoyance

Variable	Parameter estimates	Pr>Chi-Square
Attitude toward direct marketing industry	0.4143	0.0008
Exposure to direct marketing practices	-0.0756	0.0326
Direct marketing knowledge	-0.3343	0.0862
Knowledge of consumer rights	-0.1491	0.4715
Income	-0.1048	0.3736
Marital status	-0.0018	0.9956
Gender (female)	-0.4982	0.1065
Race (non-Hispanic whites)	0.4043	0.3070
Education	-0.0134	0.8478
Age	-0.0407	0.0001
-2 log L ²		

Frequent exposure to direct marketing practices negatively influences consumers' receptiveness to telemarketing solicitation. That is, respondents who experience frequent direct marketing

solicitations tend to be more annoyed by telemarketing solicitation. That is, untargeted direct marketing solicitation has an indirect cost of consumer annoyance, as expected.

Consumers' perceptions of the direct marketing industry influence their receptiveness/annoyance toward telemarketing solicitation. Consumers who have a positive attitude toward the direct marketing industry tend to be more receptive toward telemarketing solicitation, while those who have a negative attitude toward the industry tend to be more annoyed by solicitors.

Age has a negative relationship to consumers' receptiveness toward telemarketing solicitation. As age increases, respondents tend to be less receptive toward these calls.

Direct marketing knowledge has a marginal negative relationship with receptiveness. As knowledge of direct marketing practices increase, consumers become less receptive toward the practices.

Purchase Through Direct Marketing

Two models were fitted to estimate consumers' purchase through direct marketing. Model 1 included the following variables as explanatory variables: exposure to direct marketing practices, attitude toward direct marketing industry, knowledge of direct marketing, demographic variables and knowledge of consumer rights, which were included for estimation of consumer annoyance. Model 2 included consumer annoyance, demographic variables and knowledge of consumer rights as independent variables while exposure to direct marketing practices, attitude toward direct marketing industry and knowledge of direct marketing practices were excluded in order to avoid a possible multicollinearity problem. Table 3 presents the results of the estimation of these two models.

As shown in Table 3, Model 2 presents a stronger estimation of consumer purchase behavior than Model 1. Interestingly, none of the exposure,

attitude or direct marketing knowledge variables was found to be significant, indicating that these variables do not predict consumer purchase behavior very well.

Frequent exposure to direct marketing solicitation does not influence consumers' actual purchase through direct marketing. This finding contradicts the common assumption that more exposure will create further sales and supports the conclusion that direct marketers cannot assume that the more direct marketing solicitations they provide, the more likely consumers are to make purchases (Eastlick, Feinberg and Trappey 1993).

Consumers' perception of the direct marketing industry and their knowledge of direct marketing were also found not to influence their purchase through direct marketing. In other words, consumers' general attitude and knowledge of the direct marketing industry are not directly related to their purchase of specific products or services.

On the other hand, consumers' annoyance/receptiveness toward direct marketing solicitation is a very good indicator of their purchase behavior. The more receptive consumers are toward direct marketing solicitation, the more likely they are to purchase through direct marketing channels. Therefore, once direct marketers identify receptive consumers, they should encourage and assist these consumers in making purchases.

Estimation of both Models 1 and 2 yielded consistent findings on the effects of other variables (knowledge of consumer rights and demographic variables), regardless of whether the model included annoyance or exposure, attitude and direct marketing knowledge. Among these independent variables, consumers' knowledge of consumer rights, level of education and age were found to influence respondents' purchase through direct marketing. The more educated consumers are, the more likely they are to purchase through direct marketing vehicles. On the other hand, consumers with greater knowledge of consumer rights are less likely to purchase through this channel. Finally,

young consumers are more likely to purchase through direct marketing than older consumers.

DISCUSSION

The frequency of consumer exposure to direct marketing solicitation influences their annoyance toward telemarketing solicitation, which ultimately influences their purchase behavior. The more consumers are exposed to direct marketing solicitations, the more annoyed they become and therefore less likely to purchase. This supports Loro's (1996) finding from a Hispanic sample, which suggests that less volume translates into better responses. Thus, direct marketers should develop more targeted lists in order to decrease costs and increase positive responses among consumers.

Consumers' perceptions of the direct marketing industry influence their annoyance toward direct marketing solicitation, and thus indirectly influences their purchase through direct marketing. Consumers who have more favorable attitudes toward the industry tend to be more receptive toward direct marketers. This finding is particularly important, especially since consumers' annoyance toward direct marketing significantly influences their purchase behavior.

Age influences consumer annoyance toward direct marketing solicitations, in that young consumers are more receptive toward the practice. This finding is in agreement with Milne, Beckman and Taubman (1996): however, it contradicts the frequent assumption that the elderly are more receptive to direct marketing appeals since they are lonely and eager to socialize. It should be noted that the receptiveness measure was limited to telemarketing solicitation. Although the elderly want to socialize, they may not enjoy telephone conversation, perhaps due to hearing loss. The elderly may be more receptive to other direct marketing practices, such as door-to-door sales.

Furthermore, there is a possibility that the variable which is associated with a negative view is not "age" but "experience." In other words, as

Direct Marketing Solicitations: . . .

consumers get older, they receive more direct marketing solicitations. Thus, the negative relationship between age and consumer annoyance could be due to "experience," not necessarily due to "age." If it is "experience" this might mean that tomorrow's older people, who are today's younger people, might become as annoyed as today's older people. This calls for further research to identify what really contributes to consumer annoyance/receptiveness.

CONCLUSIONS AND IMPLICATIONS

Direct marketing practices touch almost every U.S. consumer. Almost every respondent (91%) had experienced some form of direct marketing practice. Results show that when consumers are frequently exposed to direct marketing solicitation, they tend to be annoyed with the solicitors rather than more likely to purchase from the direct marketer. It is hoped that recent telemarketing regulations and significant self-regulating efforts among direct marketers will result in consumers being less annoyed.

It may be worth the effort for direct marketers to eliminate consumers who do not wish to be solicited from their target list, since this unwanted contact may add to consumers' negative perceptions of the industry. Eliminating annoyed consumers can also reduce direct marketers' operating costs, since those annoyed consumers tend not to purchase through direct marketing offerings. More targeted direct marketing practices will also benefit consumers, since consumers who are not interested in direct marketing offers are less likely to be contacted under a targeted direct marketing program.

As they age, consumers seemed to be more annoyed by telemarketing phone calls. In contradiction to the social isolation theory, the older consumers in this study were less likely to listen to the calls and enjoy them. Therefore, it may be useful for telemarketing companies to target young consumers or re-design strategies for reaching the elderly segment. Considering that age is often accompanied by hearing loss, it is

Lee and McGowan

TABLE 3
Results of Logistic Regression Analyses:
Purchase

Variable	Model 1		Model 2	
	Parameter estimates	P-value	Parameter estimates	P-value
Intercept	-2.2815	0.3921	-1.4525	0.5899
Annoyance to direct marketing solicitation	Not included		-1.3235	0.0138
Attitude toward direct marketing industry	-0.0467	0.7583	Not included	
Exposure to direct marketing practices	-0.1107	0.1080	Not included	
Direct marketing knowledge	0.2933	0.2031	Not included	
Knowledge of consumer rights	-0.6172	0.0148	-0.5693	0.0210
Income	-0.0645	0.8105	-0.0915	0.7388
Marital status	-0.5456	0.1410	-0.4430	0.2304
Gender (female)	-0.0440	0.9910	0.1029	0.7726
Race (non-Hispanic whites)	0.3612	0.4897	0.1373	0.8003
Education	0.2196	0.0038	0.2456	0.0012
Age	-0.0196	0.0269	-0.0202	0.0202
-2 log L	31.5 (10 DF)	0.0005	32.3 (8 DF)	0.0001

Note. Model 1 employed exposure to direct marketing solicitation, attitude toward direct marketing industry, knowledge of direct marketing, knowledge of consumer rights and demographic variables as independent variables, while Model 2 included annoyance toward direct marketing solicitation instead of exposure, attitude and knowledge of direct marketing.

understandable that older consumers tend not to enjoy telephone solicitation. As previously

mentioned, the measure of consumers' receptiveness is confined in this study to telemarketing solicitation. Additional investigation of elderly consumers' response to other forms of direct marketing solicitation, such as door-to-door sales and catalogs, is still needed.

Race, which is identified in the literature as significant to the receptiveness toward telemarketers, was not found to be significant in this study. The small number of different races in this study's sample could have produced this result, however. When marketers are developing direct marketing appeals, racial or ethnic differences are worthy of consideration. For example, long distance telephone companies have initiated native languages campaigns in order to facilitate communication and develop a more favorable relationship with targeted ethnic groups.

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