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# Introduction

## Marketing to women makes business sense

Women friendly stocks outperformed the market by three times as much in the last couple of years and will continue to do so over the next ten years. (Goldman Sachs 2007)

Forget China, India and the internet: economic growth is driven by women. (*The Economist* 2006)

Women buy 80% of household purchases and 51% of online purchases. (*BusinessWeek* 2005)

By 2010, women are expected to control \$12 trillion, or 60% of America's wealth. (*BusinessWeek* and Gallup 2004)

Marketing to women is a critical growth strategy for businesses and one that is entirely underleveraged. Or, as Tom Peters believes: "Women Rule!"

### IT'S TIME TO CHANGE

This book encourages every business owner, employee and marketer to believe that marketing to women is currently the most effective business growth strategy. Women are the most financially attractive target audience and therefore marketing to them will accelerate higher shareholder value. Women buy the weekly grocery shopping, home insurance, books, household appliances, soft furnishings and linen, vacations, cars, furniture and

more. CEOs and marketers first need to acknowledge that women really are the boss when it comes to buying. Second they need to understand that women are different from men in many psychological and behavioral ways that affect their relationships with brands. This book examines the key biological and brain differences between women and men and then defines more effective marketing approaches based on those insights. This is not about painting products pink or adding frilly patterns to the packaging; this is a new approach to marketing that challenges some of the sacred cows within the marketing discipline.

Nike's executives have come up with strategies they hope will take advantage of the differences between how women and men conceive of sport, how they shop for clothing and shoes and what they think of celebrity athletes. (Wong 2001)

All of the tools and techniques in this book will help marketers to retune their brand experience specifically to women. The book is packed with case-studies and best-practice demonstrations of effective marketing to women. Women are the most important new business growth target and as Tom Peters (2005) confirms, "Women in my opinion are Economic Opportunity No. 1."

## **THE BUSINESS CASE FOR MARKETING TO WOMEN**

It is important to begin by dispelling a few of the stereotypes to demonstrate the true business case for marketing to women.

*Myth:* Women are a niche market.

*Truth:* Women make over 80 percent of all purchases (in the US); and 50 percent of "male" purchases like cars, computers and so on (*BusinessWeek* 2004).

*Myth:* Men use online shopping more than women.

*Truth:* 62 percent of women, 38 percent of men shop online (US Census Bureau 2005).

*Myth:* Focusing on women will alienate men.

*Truth:* Successful marketing programs enhanced male customers' experiences and loyalty as well (Myers 2006).

*Myth:* Using feminine stereotypes and colors works for women.

**Table I.1** Years by which women outlive men.

	UK	USA	China	World
Number of women	30.6 million	151 million	700 million	3 billion
Number of years women live longer than men (average)	5.1	5.8	3.6	3.5

*Truth:* These often alienate women as much as men (Learned 2005).

*Myth:* Women only buy feminine products.

*Truth:* In the US, women buy 61 percent of major DIY products worth \$70 billion (*Wall Street Journal* 2006).

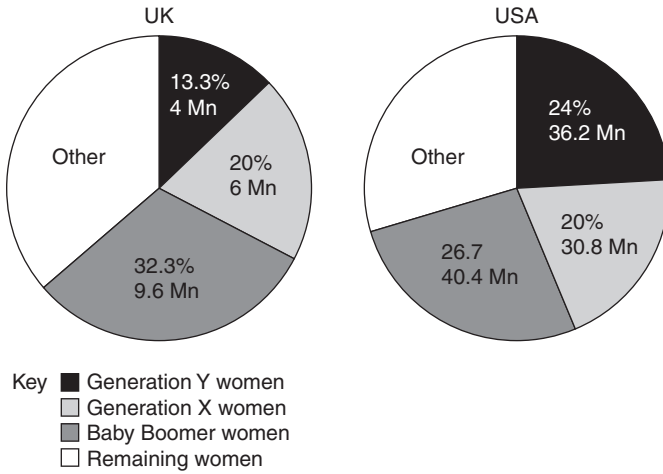
*Myth:* Women aren't interested in sports.

*Truth:* Women bought more than 80 percent of NFL products in 2005, accounting for 40 percent of their total audience (NFL 2005).

### **3,262,585,132 WOMEN IN THE WORLD**

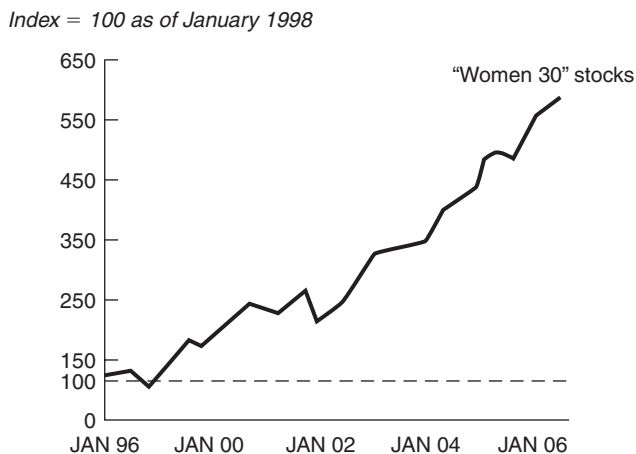
There are over three billion women in the world today. These women also live on average 3.5 years longer than men till the average age of 66.47 years worldwide (see Table I.1).

There are many different segments of women but the three with the highest disposable incomes are Generation Y women, who were born after 1978; Generation X women, born between 1966 and 1977 and Baby Boomer women who were born between 1946 and 1965. Different markets have a different spread in the volume of these three segments. In the US, the spread is hourglass-shaped with more Generation Y and Baby Boomer women, while in the UK the segment size increases as the demographic increases, with slightly fewer Generation Y women and more Baby Boomer women. From a value perspective the Baby Boomers have a greater share of financial spend in both the UK and the US. This means that targeting the Baby Boomers in the UK is proportionally more financially attractive to businesses than targeting the other two segments, while the growth opportunities are clearly higher with the Generation Y segments (see Figure I.1).



**Figure I.1** Most financially attractive female customer segments (Sources: CIA 2006; Learned 2004; Carat 2005).

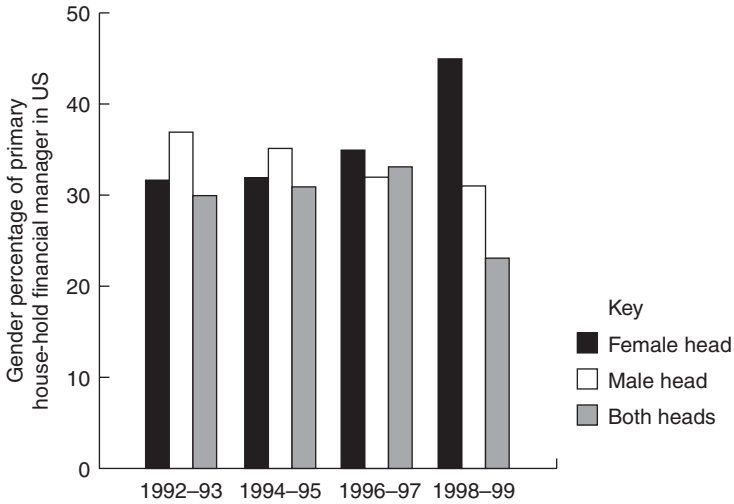
As we have just seen, the financial evidence for marketing to women is clear and there are many other examples throughout this book. Understanding the female mind is therefore paramount to increasing sales and profitability for all businesses. This is not a radical shift that is part of some new-millennial feminization; it has always been the case. Women have looked after domestic arrangements since prehistoric times. It is easy to list their scale of influence from healthcare and insurance through household goods and foods to vacations and clothing. Women purchase more than 75 percent of the over-the-counter drugs in the US (Gordon 2002). In fact it is easier to list the male-dominated purchases characterized as the three T's: technology, tools and toys (boys-toys, that is – like televisions and hi-fi). In most other areas women are the primary purchasers yet the focus of marketing has historically been on men. Car purchases also have become more female-dominated. In the US, the percentage of women buying new cars has risen from 30 percent to 50 percent in the last fifteen years, while in the UK a study undertaken by Condé Nast highlighted that women now buy 60 percent of cars. Similarly, Wyndham Hotels increased its share of women business travelers by 59 percent when it instigated its “Women On Their Way” service program (Myers 2006). All these examples demonstrate the revenue growth opportunities of marketing to women. This is confirmed by a recent Goldman Sachs study of women-friendly businesses that highlighted that they generated three times the return of the wider stock market.



**Figure I.2** Performance of "Women 30" female-friendly global stocks (Source: Goldman Sachs 2007).

Kevin Daly at Goldman's tracked a "Women 30" basket of global stocks that have tailored their products more to women over the past eight years. He emphasizes that "Women's income is rising relatively to men's and he expects that the out performance of female friendly stocks will continue over the next ten years" (see Figure I.2; Goldman Sachs 2007).

This clear financial case for marketing to women is increased further by the scale of this untapped market waiting to be exploited by progressive businesses. These women account for a large proportion of the total population and because they have a significantly higher propensity to buy than men or other segments they represent the perfect opportunity for any business and marketer. These women have increased their earning power dramatically and marry later in life or stay single. Over the past fifteen years men have reduced their influence on household finance while women now manage more household's finances than men. Oppenheimer Funds research (2006) into "Women and Investing" confirms that "In dual income families, 30% of working women out earn their husbands." More and more women are working alongside men in traditionally defined male jobs such as engineering, finance and management. Women earn more 50 percent of all accounting degrees and almost half of all law degrees (Krotz 2006). In the US in 2005, women make up 48 percent of the working population, up from 34.2 percent in 1983 (US Census Bureau 2003). There is a continuing increase in the number of women in the boardroom, although clearly the



**Figure I.3** Primary household financial managers in the USA by gender (Source: MicroMonitor 1999).

starting point was a low base. Last year one new appointment in five to a FTSE 100 company was a woman (Buckley 2004), compared with one in ten only two years ago. There are however still only two FTSE 100 CEOs, Marjorie Scardino at Pearson and Jose Maria Bravo at Burberry. Women can now be found at the pinnacle of every profession and this is no longer just a Western phenomenon. US Secretary of State Condoleezza Rice may have topped *Forbes Magazine's* 2006 Top 100 Women and Xerox's CEO, Anne Mulcahy, is at No. 6, but China's Wu Yi, the health minister, is at No. 2, and Xie Qihua, the chairman of Shanghai Baosteel, is at No. 14. A MacroMonitor study of the US has shown that the primary household financial manager is now the woman in the house and not the man. These women hold the purse strings of the entire household income and spend accordingly. They are therefore in financial control of the majority of outgoings and are hence the primary brand decision-maker (see Figure I.3).

## GENDER-BASED MARKETING STRATEGY

This book explores the differences between women and men and defines better ways to engage with, market to and satisfy women customers. The emphasis is on the essence of women but this does not mean all women are

alike and all men the opposite. It is more insightful to describe the essential characteristics to illustrate their impact on marketing to women. The reality is that there is a spectrum of feminine and masculine attitudes and behaviors that covers all regions and markets. This book is about gendered attitudes and buying behaviors.

Any book like this is bound to be controversial for some people, either women or men. They may see the differences as unrealistic or even offensive. But the quantitative research evidence has proved across a range of subjects from genetics, neuropsychology, physiology and sociology that there are substantive differences between women and men that impact on their attitudes and behavior towards branding and purchases. Equally there are still a lot of myths and stereotypes about the differences between women and men. Some of these are a product of our current social culture and may well change. They have been changing dramatically over the last forty years and will continue to do so equally rapidly.

“Gender” is a term used to describe a person as female or male. It refers to the socially constructed difference between women and men – “sex” being the biological difference. This book is not about the politics of gender; while the latter is important, it is too theoretical for a practical guide for marketers who want to improve their business. This book is unashamedly driven from the point of view that self-identity is a blend of genetic formation and social construction. It acknowledges that people have a degree of self-determination over their representation. It is not a discourse on the state of modern feminism but is based on observable feminine behavior and its impact on marketing activities. Given the foundation of a patriarchal society, gender in culture is often seen as a deviation from a genderless universal norm. In the case of the female gender we can find evidence of this through specific forms of culture:

- *Woman’s Hour* on the radio
- the women’s page in the newspaper
- women’s sessions at the gym

These products and services are designed specifically for women. But this book is about purchases that are non-gendered. It describes products that are suitable for both genders and not just women-specific products like feminine hygiene, or cosmetics brands. It is easy to see how popular culture overemphasizes feminine or masculine traits. Television programs illustrate popularly ascribed attitudes and clearly highlight several of the underlying

**Table I.2** Typical feminine and masculine characteristics.

<i>Feminine</i>	<i>Masculine</i>
Dialogue and conversation	Action
Family	Professional network
Relationships	Achievement
Feelings and emotions	Activities and thoughts
Personal	Public
Home	Work
Community	Individual
Equality	Hierarchy
Soap opera	Current affairs
Romantic comedy	Action film
Novel	Historical book
Woman's Hour	Sporting news

essential characteristics of women and men. Just because these may seem obvious does not make them invalid. However, this book uses scientific research to provide a quantitative foundation that supports the primary and secondary characteristics of women. There is also evidence that dismisses female characteristics that are simply urban myths. Table I.2 lists typical female and male characteristics that will be re-examined throughout this book.

There are of course many similarities between women and men as well as differences. The reason that it's important to focus on the differences is because those differences are accentuated during the marketing and sales processes. Their very nature has an amplifying effect on specifically feminine and masculine traits and behaviors. This is not a solution to a "better or worse" discussion about women and men, but recognizes that we are all just different at different things. However, in marketing the focus has for too long been on a masculine version of the world that has underweighted the importance of women as consumers. There is a large body of commercial and academic research into the representations of women in marketing, primarily in their definition within advertisements. Most of this research has concluded that women are more frequently objectified within advertising than men. The resulting unhappiness this brings women means that that these marketing campaigns are actively alienating these women on a daily

basis. This marketing attitude will need to change as businesses recognize the fundamental truth articulated in this book. Women are decision-makers in more than 80 percent of purchases in the Western world and anyone who wants to increase business performance would be a fool to ignore this fact.

## **MARKETING TO WOMEN**

Marketing to women is not a zero-sum game for a business, in which marketing to women means that fewer men buy things. It is simply a rebalancing of the marketing landscape. Nor is it a binary debate where women are either girly or gay. Marketing to women covers a spectrum of attitudes and behaviors that demonstrate an increasing emphasis on feminine traits over masculine ones. A quick look at women's primary characteristics illustrates how powerful these arguments are:

- women are more perceptive and have higher empathy for others
- women are more interested in creating long-lasting relationships
- women are better communicators than men
- women are more engaged with managing their self-esteem
- women invest more energy into nurturing and sharing their emotions
- women are better able to analyze complex messages and build the bigger picture

For anyone working in marketing the list provides unequivocal direction that will result in superior performance marketing. This is neatly characterized by Faith Popcorn and Lys Marigold (2001) as: "Women don't buy brands they join them." Addressing the authentic reality beyond female stereotypes is imperative if businesses are to maximize their financial gains. This means understanding the wider context of female consumption habits that have been succinctly summarized by Wendy Gordon (2004) as follows:

Marketing to women is also a shift from male to female values:

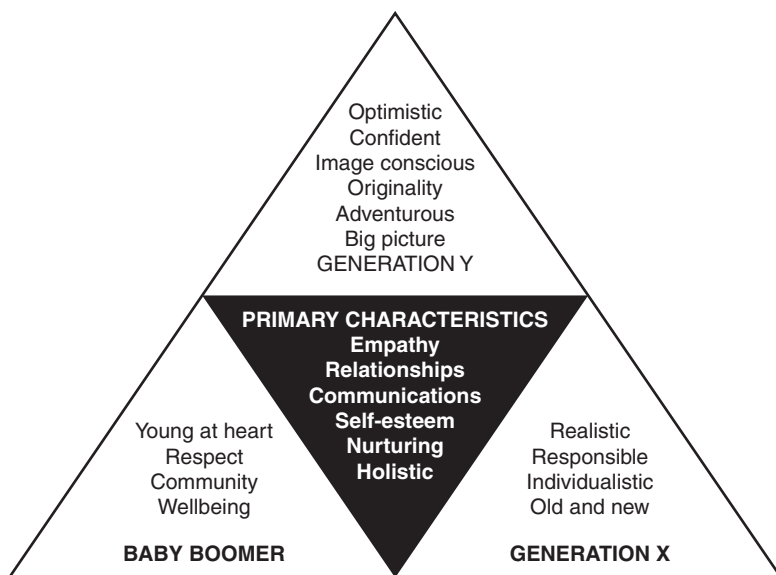
- from competition to collaboration
- from rational thought towards emotional and intuitive
- from focused activity to understanding the wider context

**Table I.3** Key differences produced by women's and men's brain hard wiring.

<i>Women</i>	<i>Men</i>
Affectionate	Adventurous
Multitasking	Lazy
Gentle	Aggressive
Vague	Clear-thinking
Sentimental	Coarse
Dependent	Courageous
Emotional	Unemotional
Submissive	Dominant
Selfless	Egotistical

In order to appreciate these behavioral differences it is important to comprehend the psychological foundations of women and men's brain hardwiring. Williams and Best have highlighted the key differences in the academic bible, *Psychology, Brain, Behavior and Culture* (Westen 2002; see also Table I.3).

One of the challenges with marketing to women is for marketers to define what is genuine and what is just a stereotype or convention. There are many examples of overtly feminine marketing techniques that recourse to pink fridges and flowers on toasters. They emphasize both the traditional feminine domestic role and the stereotypical feminine social leitmotifs. In order to abstract this into something more contemporary we need to identify authentic psychological differences rather than those that are simply represented by the media. The clever corporations have now acknowledged that if they are to gain more from their customers they must develop a stronger relationship with them: "In the knowledge based economy, workers will be valued for their ability to create, judge, imagine and build relationships" (Schwartz 2006). Women prefer long-term relationships with their brands more than do men. Women have historically played a lesser role in product and marketing development. The dominant force in marketing departments has been masculine – testosterone-fueled and achievement-driven. These attributes are, as we shall see, just the things that women find not particularly motivating or influential to their purchasing decisions. The challenge



**Figure I.4** Primary characteristics for all women and the additional secondary characteristics for Generation Y women, Generation X women and Baby Boomer women.

for marketers is to transform their working practices and enjoy the financial benefits of marketing to women.

## HOW TO GET THE BEST FROM THIS BOOK

The first part of this book, Chapters 1 to 3, provides the statistical scientific evidence for the differences between women and men and their consumption behavior. This gives marketers a deeper understanding of the genuine differences between women and men. The middle part of the book, Chapters 4 to 6, is a groundbreaking analysis of specific female segments and the marketing strategies and tactics required to satisfy these segments. This looks at the primary characteristics for all women and the additional secondary characteristics for Generation Y women, Generation X women and Baby Boomer women, the three most influential and affluent female segments of the population (see Figure I.4).

The final three chapters provide specific marketing tools and techniques designed to deliver higher-performance marketing to women. These tools

are straightforward, proven and can be used immediately by any marketer, and are illustrated with numerous case-studies.

Chapter 1, “The female brain,” provides the scientific evidence for the differences between women and men. There are some obvious biological differences that distinguish women from men. But there are far greater unseen neurological, psychological and hormonal differences that create most of the significant differences in women’s consumption attitudes and behaviors. Women are better at putting themselves in other people’s shoes than are egocentric males. This means that they are better able to actively listen, empathize and respond to customers, which results in stronger and more long-lasting customer relationships. These lead to a preference for emotional decision-making and communication methods that rely on previous “brand memories” and the role that our memories play in categorizing and choosing those brands.

Chapter 2, “Women’s primary characteristics,” defines the most effective ways to understand what women want, and want to feel about your brand. It explores the different kinds of emotions that all women experience, and establishes the six foundational characteristics of women. It looks at the uniquely female functional and emotional needs and goals. It includes a large number of case-studies that illustrate best practice in marketing to those core female needs.

Chapter 3, “Researching women’s needs,” defines the most effective ways to research and target specific demographic, attitudinal and life stages of women. Without this refined level of targeting it is likely that any marketing activity towards women will be too generic and superficial. Marketers need to gain deeper qualitative insights into what drives female purchase behaviors. The chapter concludes with a description of the latest research techniques that will help uncover latent needs and desires of women. These include psychographic profiling, ethnographic observation techniques and semiotic analysis.

Chapter 4, “Generation Y women,” explores the specific secondary characteristics and behaviors of this segment of women. This is the youngest of the three financially most attractive female segments. They are optimistic and believe life is for living. They are confident and have high self-esteem. These women are able to move fluidly across traditional boundaries like the work–life balance or the ability to buy both premium and value brands in combination for example. They no longer conform to a traditional and dogmatic purchasing regime. They are in control of their lives and play the game of life to their advantage. It illustrates how brands

use strong marketing and visual imagery to attract this specific group of women.

Chapter 5, “Generation X women,” explores the secondary characteristics and purchase behaviors of women born between 1967 and 1977. These women are independent, more realistic and conventional in their attitudes. They bridge a transition point in society and have to try and balance traditional and modern lifestyles. They have a strong sense of responsibility. They are often described as part of the Lost Generation. These women are more serious than Generation Y women, and marketers need to emphasize reality to these women rather than utopian futures.

Chapter 6, “Baby Boomer women,” focuses on the additional secondary characteristics of women born between 1946 and 1966. These are currently the wealthiest group of people on the planet. They have the time, energy and money to buy delightful products and services. Baby Boomer women are young at heart. They grew up in a time of growth and optimism. They have few debts or regrets and want to continue living their lives to the full. They are fit, active, and are eager to avoid the decline they witnessed in their parents.

Chapter 7, “Marketing communications,” identifies the key differences required to communicate effectively with women audiences. It emphasizes the differences in women’s verbal, visual and cerebral skills to illustrate more effective marketing messages and communication channels. These include more sophisticated use of vocabulary, tone of voice and analogies to enrich communications. This acknowledges the higher level of language and communications that women are capable of understanding and using. It defines the best practice for design and other visual elements when communicating with women. This chapter provides examples on how to develop more effective and persuasive marketing themes and messages; it concludes with specific changes to major marketing communications channels to make them more effective to women.

Chapter 8, “Effective brand experience design,” defines the best way to make women feel good about your brand. Women are significantly more interested in how they “feel” about a brand than how they think about it, which is a much more masculine way of choosing brands. It describes the feelgood framework and identifies the key tools that can be used to create enhanced brand experiences that are more appropriate for women customers. Making women feel good is the key to them loving your brand. Women are cognitive of a more holistic experience of the world than men and this means that brands need to have a

multidimensional approach to satisfying their needs and making them feel good.

Chapter 9, “Touchpoint improvement,” identifies the high-impact touchpoints for successful marketing to women. It establishes that the most effective marketing strategy is the ability to build relationships with women through an integrated touchpoint experience. Their inherent expertise at relationship-building and need for socialization is a marketing dream – if brands are able to commit to the relationship. This chapter describes an effective six-step touchpoint improvement process that can build more powerful relationships with women. It identifies key characteristics and techniques that need to be deployed at different stages of the customer relationship cycle. The chapter concludes with an overview of developing the business return on investment (ROI) case with regard to developing touchpoints specifically aligned with women’s attitudinal and behavioral preferences.

## **PROVOKING NEW THINKING**

The scientific context of this book provides the intellectual foundation for new strategies, tools and tactics to create more effective customer relationships with women. There is an empirical business case for marketing to women as a highly effective growth tool. Marketers need to be vigilant against myths and stereotypes of women customers; they require more insightful research and marketing approaches in order to be effective. Female consumption patterns are hallmarked by holistic marketing and collaborative dialogues with them. The intellectual and emotional content of brands is prioritized by women over the functional and rational. It is therefore worth reading all of the brain and biological differences chapter prior to beginning the chapters on specific segments of women and the subsequent marketing strategies that are more effective. However, if the reader is already conversant with the research that underpins this then the later chapters can be used as a toolbox that can be accessed in an ad hoc manner. The strategies, tactics and tools have all proven highly successful through use with major corporations around the world and across all sectors. They are leading-edge however, and some may challenge current marketing practice. They are supported by case-studies and scientific evidence to ensure that the marketer can maximize their immediate impact.

The book draws on decades of experience of working with the world’s leading brands to help make them more appealing and differentiating to

women customers. Many of the examples are drawn from personal experience of working in the US, Europe and Asia. As a topic, marketing to women has fascinated us on many levels. As a customer group they are powerful but they are targeted less well than men. This is partly because marketing teams are often split by gender, with the majority of senior marketers being men. As a customer segment to research, there has been little commercial tailoring of research techniques – despite the obvious differences in their attitudes and behaviors. Finally, as an audience for marketing strategists, women with their higher relationship-building and communications talents represent the guiding beacon for the future of the industry.

We hope that the book is provocative and that it prompts you to think differently about marketing to both women and men in the future.

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