



IN  
WOMEN  
WE  
TRUST

A cultural shift to the softer  
side of business

Mary Clare Hunt





# IN WOMEN WE TRUST

A cultural shift to the softer side of business

Mary Clare Hunt

*WME* BOOKS  
a division of  
*Windsor Media Enterprises, LLC*  
Rochester, New York  
USA

## IN WOMEN WE TRUST

A cultural shift to the softer side of business

Copyright © 2006 by Mary Clare Hunt

All rights reserved. Printed in USA.

ISBN 0-9777297-2-9

Cover Design: Maria G. Farrell

Page Layout/Design: Tom Collins

Published by:

WME Books

Windsor Media Enterprises, LLC

Rochester, New York

USA

Available online at: [www.WMEBooks.com](http://www.WMEBooks.com)  
as well as other booksellers and distributors worldwide

### **Special Sales:**

This and other WME Books titles are available at special discounts for bulk purchases, for use in sales promotions, or as premiums. Special editions, including personalized covers, excerpts of existing books, and corporate imprints, can be created in large quantities for special needs or projects.

For more information, please contact:

Special Book Orders

Windsor Media Enterprises, LLC

282 Ballad Avenue

Rochester, NY 14626

1-877-947-BOOK (2665)

[info@wmebooks.com](mailto:info@wmebooks.com)

## ACKNOWLEDGEMENTS

I consider this book a continuation of “the discussion” started by a number of women offering some unique takes on the subject of women and marketing. Michelle Miller helped get our brains around the gender issue with her book, *The Natural Advantages of Women*. Martha Barletta provided a compass to keep marketing departments heading in the right direction in her book, *Marketing to Women*. Lisa Johnson and Andrea Learned taught us to think in transparent terms in *Don't Think Pink*. Yvonne DiVita took the discussion online in *Dickless Marketing*. And Judy Rosener pointed to the fastest solution back in 1995 with *America's Competitive Secret: Women Managers*. Their contributions form a knowledge baseline for business.

Since no buyer/seller conversation is one sided, I would also like to thank the many voices who contributed to the consumer side of this book. Their candid viewpoints bring the message alive for those working outside of the marketing departments. Vicky, Kate, Martha, Judy, Dee, Charlene, Patty, Rebecca, Andrea, Maria, Sue, Celeste, Jana, Jill and the many friends they brought to the conversation as well as the members of WomanSage and Awesome-Women, my gratitude to you all. Although I scrambled your personas to protect your privacy you'll recognize yourselves throughout the chapters.

A special thank you goes to those who added balance to the book. To Rick, Mark and Mike whose comments kept me in check, and especially to my business partner Terri Whitesel for her ongoing insights and life experiences.

Lastly, my sincere appreciation to Yvonne and Tom for their publishing patience and Maria for wrapping it all in a classic cover design. This wouldn't have happened without your encouragement and support.

## TABLE OF CONTENTS

Introduction	1
1 - The Women's Consumer Culture Is Shifting	5
2 - Money –and Motive– Talks	17
3 - Women: the Mega Market with the Megaphone	23
4 - In Women We Trust, to Show Us <i>Their</i> Way	31
5 - The Community Spirit of Like-Minded Friends	41
6 - Respectful of Her Background and Ideas	53
7 - Considerate of Her Needs	69
8 - Fun and Inspiring to be Around	81
9 - Safe to be “Me” with You	91
10 - Honest with Her from the Beginning	105
11 - Reliable Beyond Question	119
12 - Thoughtful of Others in Her Global Community	133
13 - Loyalty, the Sum Total of the Trust Points	149
In Women We Trust. In Business We Hope.	161
Appendices	
Index	



# *Introduction*

“Who’s your audience?”

That’s what everyone asked when I first started writing this book. “Are you trying to create awareness for business or for female consumers?”

“Both,” was my reply. You can’t have a strong offering without a strong support base and you can’t have a strong support base if women don’t trust you enough to even sample the offering.

*Women may fall in  
and out of love,  
but they don’t fall  
in and out of trust.*

Business has been slicing and dicing their customers by their demographics and then mass marketing to them for years. Today consumers are slicing and dicing them back making decisions based on who they can trust long before they see an offering. Both are playing new roles in the interlinked marketplace where the consumer is

queen. Thereby each side needs awareness of how the other one thinks.

Smart marketers already know that women are in the decision seat when it comes to purchasing 80% of consumer products and services. What they may not know is that these same women are taking a lot more into account than just the offering, especially if there is face-to-face interaction as in professional services or sales.

Smart women already know that their power is rising in the marketplace: one look at the number of commercials showing everyday women's faces tells them that. What they may not know is how their voice, writings, and actions are rocking the consumer world.

What could surprise both is an early indicator that women are choosing woman-based services because they trust the culture (in general) that women provide. This is especially prevalent in midlife women who have had a lifetime of working with both genders and are now putting their money with their friends or where their friends tell them to put it. Coming along with them are their daughters who are seeking advice from "mom" or each other online.

So what exactly do women offer other women? Why does the trust factor lead to an assumed trust level between them? How can business apply the same values and keep both genders as customers?

We'll attempt to answer those questions and also leave you with more of your own to ask the women in your business life.

This book is for marketers who aren't yet aware of the culture shift, for employees who can influence customers more than advertising and to the female consumers who take their purchasing power seriously, using it to help companies find their footing.

In women we trust, to show business their way.



# 1 The Women's Consumer Culture Is Shifting ...

It's a slow, silent shift – like the melting of the ice caps – but one that in its own way could melt down centuries of social systems. Women are opting to work with their own “culture” first – in a quiet, under-the-radar defection to the softer side of business.

Why are they doing it?

The answer is because they can (if they want to), and the reality is – they want to.

Fear not, they aren't leaving men behind, just the traditional corporate mindset, in pursuit of one that suits them better. Companies don't have to be all female to re-capture this group; they need only to supply goods and services in a way that closely mimics the culture their female customers use outside of business, in their daily lives.

*Women are opting  
to work with their  
own “culture” first.*

## **Ladies First**

My curiosity about this whole “women’s culture” thing was piqued after taking a survey of baby boomer women in Southern California – the ones who own their homes, have a full-time career or retirement savings, expendable incomes and who have lived through decades of social change.

I asked, **“If all things are equal and competency isn’t a factor, do you prefer to use women or men for your professional services, for example: CPA, doctor, financial planner, lawyer, etc.”** The majority of respondents said, “Women,” but not because they wanted to support the sisterhood; they simply felt more comfortable with women for many of the reasons they give below. Even those women who stated that competency, not gender, was their first criteria, said that they went with the person whom they felt “cared about them” or was a part of their circle of friends.

“I feel like the female doctors I’ve had, now and in the past, listen and actually care about what’s happening to me.”

Realtor, age 54

“Through the years the women I have worked with seem to be more responsive and also gave me more work for the dollar.”

Former software programmer, age 62

“My preference would be female, only because I feel that they would watch out for me more than a man would.”

Franchise business owner, age 51

“I prefer females as I have found they generally are more detail oriented, more patient, easier to communicate with and more honest. However, I still think sometimes it depends on the individual. Actually, two yours ago my 90 year old mother

brought it to my attention first – she said that she trusted women professionals more and got better service.”

Accountant, age 55

”I would say overall that as time goes on I am progressively using more and more women to provide care and services. I would not switch back to a male for my primary medical care and would take my HMO to task if they decided to assign me one. I do prefer to work with women which I did in the field that I chose. Occasionally, I did work with men who were vendors but preferred working with women whenever possible. They seem better organized and dependable and usually it is easier to communicate with a woman.”

Former hospital employee, age 66

Wow! That was an eye opener. Companies trying to tap the female market via new offerings and messages aren't seeing how women are quietly choosing their own culture before viewing even one brochure. For these women, it is no longer a choice between a professional man or a professional woman. For the majority of them, the choice is between professional women.

It's important to restate that none of the women surveyed said that men were incompetent; competency was a “given” in the equation. The “currency” was an ability to trust and get along with the person across the desk; the women needed more than a friendly face: it had to be someone who would care about them, take time to listen, and would work in their best interest.

Their years of experience working with both men and women told our midlife survey takers the same thing: that women had more of the qualities they wanted, and therefore the female culture was now getting the first nod. It's almost as if the female culture had become a “brand.”

## **Gal Pals Unite: New Organizations on the Grow**

I then checked around to see if other defections were occurring; was it a fluke of the times, or a serious market trend?

In the *Directory of Orange County Networking Organizations*, which lists over 680 professional and social groups, the number of women's groups is so large it has its own tabbed section. It's human nature to prefer working with people you can relate to on an emotional level; in this case these women are getting to know a lot of other women first.

- One of biggest groups is the **The Red Hat Society**, headquartered in Fullerton, CA. Now in its seventh year, this group has 41,000 chapters and over one million members, across 29 countries. Red Hats are party people – grab your gal pals, purple dress/red hat and go have fun. You can't miss their flashy attire at any public event, and that's just the point, they don't care that they stand out. They wear their confidence proudly and they're getting to know many others just as wild as they are, over lunch.
- Another new social group is **WomanSage**, with a mission to "Enrich, Empower, and Educate" midlife women. They don't promote business-to-business networking, but it happens anyway. WomanSage started with 30 women talking about issues they all faced at midlife, and a year later they had 400 women in their Orange County group. They are now building

nationwide chapters. Their popularity comes from tapping into a market segment that wasn't being served, women who were formally expected to go quietly into retirement.

- Other organizations are more business-driven, like **ewomanetwork.com** with 80 chapters and 800,000 members. They bill themselves as the “#1 resource for promoting women and their business.” Ewomanetwork has physical meetings but its power comes from its virtual networking between women.

These three organizations alone are each less than seven years old and have close to two million active members. The critical factor is that they are meeting face-to-face as well as online. Members get to know and trust one another and friendships turn into business or are a conduit to helping others who might need their services.

## **Older Organizations Regroup**

That speaks to the emerging interests, but what about older groups – the ones that were started decades ago when women weren't allowed into the “men only” associations? With today's more gender-neutral society you would think that these women's associations would fade and rejoin the mainline group, *but that isn't happening.*

For trend watchers, it's no longer important to know why they formed, only that these older groups are still here today and growing. The question is, “What are the women able to get from female-based groups that they

can't get in the mixed gender group?" These aren't wimpy women getting together to rag about the inequality in the workplace, these are mainliners who have moved on to mainline issues.

- American Business Women's Association
- American Society of Women Accountants
- Association for Women in Technology
- Commercial Real Estate Women
- California Women's Leadership Association
- Executive Women International
- Financial Women International
- Forum for Women Entrepreneurs
- National Association of Professional Mortgage Women
- National Association of Women Business Owners
- National Association of Women in Construction
- Women Lawyers Association
- Society of Women Engineers
- Women in Cable & Telecommunications
- Women in International Trade
- Women in Management
- Women Manufacturers Network

and many more...

## **Taking on (their own) Business**

Thanks to higher education and other social advances, such as being able to secure better bank loans, women are buying and running their own companies at an enormous rate. At this writing, **women own 9.2 million or 46% of all companies in America and employ more people than the Fortune 500.** Many of these companies were formed when women gave up trying to be part of the “corporate culture.” Rather than pound on the glass ceiling, they started their own companies creating their own “culture.”

They're doing a great job, too. **Statistically more women-owned start-up companies are making it past the five year mark than male-owned start-ups.** That's important from both an investment and sales point of view as the businesses appear more stable at the beginning of a growth curve.

We also know that the majority of those woman-owned businesses are service based, either as a business offering or as a way of keeping customers. Nurturing and taking care of others is what women do best – operating a business that *serves customers well* is simply an extension of that. It's all a part of women's culture.

What's the bottom line? **Those 9.2 million companies represent a lot of computers, desks, raw materials, office supplies, and employee benefits.** Who will these women be turning to when they need to buy products and services? From the looks of the survey and the groups they hang out with, it'll be from the other women or *a business culture that resonates with them whether it's woman-owned or not.*

## **Taking Back Their Lives**

If you look at three areas of “choice” so far, in each case women are opting for a path of least frustration:

- For their personal business needs, they are looking for someone they feel they can trust and talk to.
- In groups, they are turning to others for fun as well as a way to learn new things.
- By starting their own businesses, they are eliminating the frustration of not being promoted or of not being hired because they are too old or took time off to be a mom.

Add to that list: choosing a single lifestyle.

In today’s world it doesn’t shock anyone to hear that 50% of marriages fail. Forty years ago, it was more like 25%. Clearly something has changed; that change is that women now have the economic means and personal confidence that gives them a choice between staying put or moving on. What is more surprising is that it’s happening even in very long term marriages. According to a study of divorced couples over 40 by the AARP, **66% of the divorces were initiated by the women.**

“I prefer [to work with] women, they are more respectful of me.”

Newly divorced woman  
after 23 years of marriage, age 52

That’s a sobering statement, but one that is critical to the psychological profile of today’s female customer. It shows what

women are willing to do to eliminate the frustration of failed relationships regardless of their “promise” or decades of commitment time.

Divorce doesn't turn women off to men; the dating sites are full of both male and female divorcees looking for another chance at love. But it will factor into how women relate to others in the future. It also affects their gal pals, since those pals are the ones providing emotional support during and after the divorce. You can't have something as emotionally charged as divorce happening to half the population and not have some new, personal rules being written.

According to Barnes and Noble, 80% of customers who buy books on relationships are women. Some may say that proves that women need more help than men. Others would

*80% of customers  
who buy books  
on relationships  
are women.*

argue that the women are taking charge of their lives, to learn what's going right or going wrong, in an effort to avoid making the same mistakes again and again.

Regardless of whether you see it as a sign of weakness or strength, it shows how deeply and emotionally women are reacting to the building of a "relationship." They are the ones willing to research it, before, during and after. What they learn during that process gets fed into their personality mix and can't be ignored later on because "it's just business" – a common male assertion. What the women feel and learn goes with them.

## **Shift Happens ... Will This One Lock In?**

I think so, even if this is at the beginning of the curve.

If women are choosing professional services offered by other women, having fun with their own kind, starting their own businesses and leaving long-term marriages, (or choosing to stay single), then companies who want a competitive edge will need to fit into “their culture” first, before promoting their business.

We, at Interpret-her, are already seeing this happening in niche places, such as the professional services areas,

*A true female-friendly culture washes over the entire company to the point that it becomes transparent.*

but those niches are showing such promise that smart companies will want to follow suit. Competition for a woman’s mindshare will happen on a much deeper level and one that travels

throughout the entire company. Just like you can’t add “quality” at the end of a production line, you can’t add “female-friendliness” at the end, either. A true female-friendly culture washes over the entire company to the point that it becomes transparent.

To go back to the original survey question, “Who would they choose, men or women?” the underlying deciding point was who would they trust with their most personal issues – those things that affected their very existence, such as, health, finance and legal matters?

After finding that “women” are who they would trust, our next question becomes, “What exactly is it that they are trusting sight unseen?” And further, “What can we learn about the female experience that can be implemented in companies?” Women trust other women now, only because they don’t see enough choices that can provide the same “trust values.”

Will companies be able to match up to their value system?

Is a trip along another learning curve worth it?

In the next couple of chapters we’ll give you a snapshot of the numbers and how the market is changing over to one that is based on word-of-mouth integrity, and we’ll let you decide.



	Community
	Respectful
	Considerate
	Fun
	Safe
	Honest
	Reliable
	Thoughtful
	Loyal

**“IF COMPETENCY WASN’T AN ISSUE... WHO WOULD YOU RATHER WORK WITH, MEN OR WOMEN?”**

When we asked women that question, the overwhelming majority replied, “women.” That’s no surprise, except it wasn’t to honor the sisterhood; it was because they trusted the sisterhood.

- What are those values that bind women together? (hint: it’s not their price points)
- Why are women-only groups on the rise?
- How can business become part of these New Girls’ clubs?
- Can an entire company become female-friendly?

*In Women We Trust* is written for those outside of the marketing department tasked to provide female-friendly service, with no easy parameters to guide them. It’s not about being politically correct; it’s about being personally correct — knowing which “trust points” women value.

**“WHAT A CONCEPT! INSTEAD OF FIGURING OUT METHODS TO SELL TO WOMEN, USE THE “FEMALE CULTURE” WE’VE ESTABLISHED AND INVEST IN BECAUSE IT MEETS ALL OUR NEEDS. WOMEN ALWAYS LISTEN TO OTHER WOMEN.”**

Barbara Geraghty, author of *Visionary Selling*

**“I LOVE THE WAY WOMEN REACH OUT TO EACH OTHER; THE WAY THEY UNDERSTAND AND SUPPORT EACH OTHER; THE WAY THEY EMBRACE AN IDEA WHOSE TIME HAS COME. NOBODY DOES IT BETTER THAN WOMEN AND MARY HUNT UNDERSTANDS THAT CONCEPT. IN WOMEN WE TRUST REVEALS WHY I BELIEVE THE 21<sup>ST</sup> CENTURY BELONGS TO US. TURN THE PAGES AND FIND OUT WHAT THE BUZZ IS ALL ABOUT.”**

Jane Glenn Haas, author of *Time of Your Life: Why Almost Everything Gets Better After 50*, journalist and founder of WomanSage, a non-profit for women at midlife.



**ABOUT THE AUTHOR:**

Mary Clare Hunt is a marketer by trade, but a consumer by birthright. In her ad agency and business marketing roles, she has motivated customers in retail, services, and business-to-business environments. At the same time she’s purchased 10 cars, furnished 7 homes and bought groceries for over 24,000 meals. As a “female consumer,” she lived among the disgruntled. Today as the Word of Mouth Marketing director for Interpret-her, she works to put trust back into the buyer/seller relationship.

