Given their age, they may be disinclined to try new products and services when tried-and-true methods seem to serve well enough. Given their education, they may find videotex services unfamiliar and a little strange. Given their income, they cannot afford videotex services so easily.

Certainly, many "reluctant" consumers feel that conventional sources of information -- printed newspapers, radio, and television -- are adequate for their needs. Many spend less and bank less often than the enthusiasts, so the time and trouble saving advantages of videotex impresses them less. The Anti-Videotexers are so negative about the whole idea of videotex that they may be beyond the reach of most videotex marketing efforts for the near to moderate term at least.

On the other hand, the Transaction Onlies and the Information Onlies have only partial objections to videotex, which can be overcome with a finely-tuned marketing strategy. However, because they will be late adopters, they might best be marketed to after the enthusiastic segments have been reached.

The Transaction Onlies are younger than the other "reluctant" segments. A majority are women. Nearly three out of four are married, and most have children, especially young children, at home.

What stumbling blocks motivate these consumers to be "reluctant" to buy videotex?

Their main objection might be called "Not Worth the Money Attitudes." They believe they cannot afford videotex. Many are afraid they "cannot pay their current bills" let alone take on the added expense of videotex. They feel it is not a good value. Most worry that they would use videotex "only once in a while rather than every day" -- not often enough, they feel, to justify the expense. Some cannot see the worth of information services because "having up-to-the-minute news and weather isn't that important...they don't change that often during the day." In any event, most agree that they would get videotex only if they can "save a lot of money" by using the services.

Some Transaction Onlies do show interest in banking at home because electronic bill paying and account balancing offer them the hope of managing their personal finances more efficiently. But most, in the end, feel they cannot afford anything except the "free" services -- shopping guides and shopping at home.