

DIRECT MAIL ADVERTISING TO HISPANICS:
THE INFLUENCE OF ACCULTURATION ON
ATTITUDE TOWARD THE AD

By

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CHAPTER 1

Introduction

The present study examines the influence of acculturation on the effectiveness of direct mail advertising to Hispanic audiences, as measured by respondents' emotional response to the ad. Acculturation has been identified as an effective means of segmenting the Hispanic market (Valdes & Seone, 1995) and as a determinant of consumer behavior (Kara & Kara, 1996). This, combined with the U.S. Hispanic market's present purchasing power of \$630 billion (Torres & Gelb, 2002), makes the understanding of the constructs of acculturation and their role in developing effective marketing communications particularly relevant to marketers who wish to target this market.

U.S. Hispanic Market

According to the U.S. Census Bureau (2001), more than 34 million Hispanics currently reside in the United States, representing 13 percent of the total U.S. population. Since 1990, the Hispanic population in the United States has increased by more than 50 percent. In 2000, Hispanics surpassed Blacks as the largest ethnic group in the country. The term Hispanic does not define a homogeneous group, but rather several Spanish-speaking subgroups – each sharing distinct cultural differences and countries of origin. According to the U.S. Census Bureau, the U.S. Hispanic population is 58.5 percent

Mexican, 9.6 percent Puerto Rican, and 3.5 percent Cuban. Hispanic Americans from Central America, South America, the Dominican Republic, and Spain collectively represent 28.4 percent of the population (U.S. Census Bureau, 2001).

Another distinctive characteristic of the U.S. Hispanic population is its geographic concentration. Fifty percent of the total U.S. Hispanic population resides in California and Texas alone. The majority of the Mexican American population lives in the West and South. Puerto Rican Americans tend to concentrate in the Northeast, and more than two-thirds of the Cuban American population lives in Florida (U.S. Census Bureau, 2001). The distribution of the U.S. Hispanic population allows marketers to effectively target each subgroup geographically (Foster et al., 1989).

The U.S. Hispanic population is young, with nearly 70 percent of the population under the age of 35. The purchasing power of this market is expected to reach \$670 billion by 2010 as more Hispanics reach working age, and as the proportion of Hispanics born and educated in the United States increases in relation to the proportion of first generation immigrants (“The Hispanic Market,” 2004; Arjona et al., 1998). Advertising expenditures to reach this market have seen a steady increase in recent years (Goodson & Shaver, 1994). In 1993, advertisers spent \$1.7 billion on ethnic television, radio, magazines, and newspapers. By 1998, expenditures on ethnic advertising had increased 112 percent to \$3.6 billion, with advertising to Hispanics receiving the largest percentage – \$1.7 billion (Torres & Gelb, 2002). In 2002, advertising spending to reach Hispanic audiences topped \$2.2 billion (“Ethnic,” 2002).

Of the marketers who are trying to target this growing and lucrative market, many often miss the mark. They either fail to recognize the language and cultural differences

between the Hispanic subgroups, or they only identify Hispanics in one of two segments – a Spanish-speaking only segment or a fully assimilated English-speaking segment with little or no distinction from the general population. A third, English and Spanish speaking acculturated segment is often overlooked. This acculturated segment is the largest and fastest growing group of Hispanics representing more than 57 percent of the population (Arjona et al., 1998).

Acculturation

When Hispanics immigrate to the United States, they bring with them the culture of their home country. As they become more familiar with the customs, traditions and ways of doing things in the United States through exposure to U.S. Spanish-language media and advertising, they begin to develop new ways of interacting, living and understanding their host society (Valdes & Seone, 1995).

Acculturation describes the process of adopting the values and norms of a society or culture different than the one in which one was raised (Valencia, 1985). Acculturation exists along a continuum with language use and proficiency being a key identifier of where one falls along the continuum. Language preference consists of four categories: Spanish only (isolated), predominantly Spanish (low acculturated), predominantly English (high acculturated) and English only (assimilated) (Arjona et al., 1998). Ueltschy and Krampf (1997) include in their study of the influence of acculturation on advertising effectiveness a bicultural group, which represents the center of the acculturation continuum.

Another construct of acculturation is the strength of one's affiliation with a given ethnic group, which affects the level of importance given to specific cultural norms and values (Deshpande et al., 1986). As a social communication tool, advertising often emulates the cultural norms and values of the dominant society. The degree to which one identifies with a dominant society tends to influence the degree to which they identify with advertising messages (Ueltschy & Krampf, 1997).

Distinctiveness Theory

Distinctiveness theory suggests that a person's differentiating traits (e.g. ethnicity) in relation to others in society will be more salient than the common traits they share (McGuire, 1984). In terms of advertising, this implies that viewers of an ethnic group will identify more with ads that feature models of similar ethnicity, and research suggests that this results in an increased level of trust for the source of the advertisement (Torres & Gelb, 2002).

This level of identification is not limited to low acculturated or bicultural segments. Research has shown that even assimilated Hispanics seek information and wish to identify and preserve their cultural identity (Hernandez et al., 2000). To effectively target this market, savvy marketers need to consider whether their product or service is part of the traditional Hispanic culture, or one that embraces the Anglo culture into which assimilation has taken, or is taking place (Soruco & Meyer, 1993).

Accommodation Theory

The Spanish language is the unifying cultural characteristic of all Hispanic subgroups in the United States. The use of Spanish provides U.S. Hispanics with a sense of identity and belonging (Guernica & Kasperuk, 1982). Accommodation theory suggests that a member of one ethnic group will gain favor when speaking with members of another ethnic group when that person makes a genuine attempt to address the group in their native language (Giles et al., 1973). Koslow, Shamdasani, and Touchstone (1994) tested the effects of language use in print advertising to Hispanic audiences and found that the use of Spanish resulted in a more positive attitude toward the advertiser, which translated into a more positive attitude toward the brand. Hernandez (1997) reports that Hispanics prefer bilingual advertising messages to all-English, even when English is perfectly understood.

Media Use

Research has shown that effectively targeted Hispanic marketing programs can result in significant results to the firm. Torres and Gelb (2002) found that among the top 50 companies who target Hispanic audiences spending increases on Hispanic targeted advertising resulted in greater sales increases than comparable increases in general advertising budgets. A survey of national advertisers who actively market to Hispanics found that 80 percent of advertising dollars spent to reach Hispanics is concentrated in Spanish-language television and radio (Goodson & Shaver, 1994).

Broadcast media. There is strong support in the literature to indicate that the most effective media to reach Hispanics are Spanish-language television and radio (Guernica & Kasperuk, 1982; Valdes & Seone, 1995; Rodriguez, 1997). Research indicates that as many as 81 percent of U.S. Hispanics watch Spanish-language television and 64 percent listen to Spanish-language radio (“Hispanics are Hot,” 1991). Univision is by far the largest Spanish-language television network, reaching more than 89 percent of all U.S. Hispanic households (Katz, 1992).

Print media. In general, Hispanics are influenced less by print media than by broadcast media (Webster, 1992). Less acculturated Hispanics prefer Spanish-language print media, while English-language Hispanic magazine audiences are more acculturated, consume more print media, and have more disposable income (Rodriguez, 1997).

Direct mail. The rise of direct mail as an advertising medium is linked directly to the medium’s ability to provide businesses relative cost effectiveness compared to traditional media, and a means of tracking consumer purchases in direct response to advertising mail (Rogers, 1996). There is a lack of research in the academic literature that examines direct mail targeted to Hispanic audiences as an advertising medium. Korgaonkar, Karson, and Lund (2000, 2001) suggest that direct marketers often overlook the Hispanic market. On average, Hispanics receive only 20 pieces of direct mail advertising per year compared to the 350 pieces of mail the average English-speaking household receives (Able, 1992). A 1998 Simmons Market Research Bureau survey

showed that 72 percent of Hispanic respondents always read their direct mail and 33 percent indicated they would like to receive more.

Purpose of the Study

The purpose of this study is to identify how language, English or Spanish, and model ethnicity, Anglo or Hispanic, in direct mail advertisements affects Hispanic respondents' emotional reaction to the ad based on their individual levels of acculturation. Understanding how people connect with advertising messages is extremely important to marketers because positive attitudes formed towards advertisement can transfer to the brand advertised and directly affect purchase decisions (Batra & Ray, 1986; MacKenzie et al., 1986; Muehling, 1987).

This study is important for marketers wishing to target the growing and financially viable Hispanic market. It provides information that can guide managerial decision-making in developing advertising strategies to target specific Hispanic groups based on acculturation level. Likewise, the data provide information as to the effectiveness of direct mail advertising to U.S. Hispanic audiences. Given the degree to which direct mail can target audiences as compared to traditional broadcast and print media, the results of this study provide information to marketers that allows them to more effectively tap the Hispanic market at the household level.

Methodology

This study utilizes experimental methodology in a 3 x 4 factorial design. Using digitally modified direct mail advertising treatments, the independent variables of model

ethnicity and language used are tested while keeping all other visual elements constant. One scale measures a third independent variable, acculturation level, while two other scales measure the respondents' emotional reaction to the ad. Using ANOVA, emotional reaction to the various direct mail advertising treatments is compared according to the respondents' individual level of acculturation.

This study uses a convenience sample of Hispanic respondents in Tulsa, Oklahoma drawn from the congregations of three Catholic churches. Results are not generalizable to the entire Hispanic population. According to U.S. Census data (2003), approximately 88 percent of the Hispanic population in Tulsa, Oklahoma is Mexican American and they represent roughly five percent of Tulsa's total population. Nationally, Hispanics represent more than 13 percent of the total population and Mexican Americans represent about 58 percent of the total. Therefore, results of this study should not be assigned to Hispanics subgroups other than Mexican Americans living in Tulsa, Oklahoma.

Outline

Following this introductory chapter, Chapter 2 provides a thorough review of the relevant literature including a theoretical framework that includes and examination of the process of acculturation, distinctiveness theory, and accommodation theory. The literature review also pays particular attention to media use among Hispanics as well as studies that directly examine advertising effectiveness to the Hispanic market.

Chapter 3 covers methodology and explains in detail the experimental design, hypotheses tested, advertising treatments, instruments, sampling, testing, and data

collection procedures. Chapter 4 provides a full accounting of the study's finding and results of data analysis. Chapter 5 discusses the results of the study, implications for current marketing practice, limitations of the study, and recommendations for future research. Advertising treatments and instruments used in the study are included in the Appendix section.

CHAPTER 2

Literature Review

This chapter reviews the literature relevant to the present study, covering a broad area of research, including: marketing, sociology, ethnography, anthropology, and psychology. A theoretical framework is provided, beginning with seminal studies in ethnic identity and affiliation, followed by an examination of the acculturation process, distinctiveness theory, and accommodation theory. In the course of providing this framework, relevant studies in Hispanic marketing and advertising are highlighted. The chapter then examines important studies that define the Hispanic market in terms of consumer behavior, media use and preferences, and advertising effects. Particular attention is paid to studies that examine acculturation influence, model ethnicity, and language effects in advertising. The chapter concludes with a discussion of limitations and methodological concerns presented in the literature as being inherent to the study of ethnic, and specifically Hispanic, audiences.

Theoretical Framework

Ethnicity is defined as the classification or affiliation a person has to any heterogeneous population, as distinguished by customs, characteristics, language, common history, etc. (Guralnik, 1980). The ethnic diversity of the United States dictates

that successful marketers develop strategies and promotional mixes that target specific market segments. This requires an understanding of how different ethnic groups approach the decision-making process and what variables affect those decisions. A review of the literature identified ethnicity as a strong determinant of consumer behavior. The seminal work of Hirschman (1981) found that consumption patterns of Jewish Americans closely followed ethnic norms, and that the intensity of the subjects' ethnicity, or their degree of ethnic affiliation, was directly related to the degree to which norms were followed. Hirschman concluded that in order for marketers to understand consumers in a more predictive manner, they should view ethnicity as a cause of consumption patterns, rather than as a correlate to purchase behavior.

Deshpande, Hoyer and Donthu (1986), studied the intensity of ethnic affiliation and its influence on Hispanic consumption. The study, based on Hirschman's notion that ethnic affiliation and intensity influence consumer behavior, tested the assumption that fundamental consumption-related differences should exist between Hispanics who strongly identify with their ethnic group and Hispanics who weakly identify with their ethnic group. Ethnicity was operationalized with two questions. First, consumers were asked to indicate any ethnic or racial groups to which they belonged. Second, they were asked to indicate how strongly they identified with this racial/ethnic group. Respondents who identified themselves as Hispanic and indicated they identified "Very Strongly" or "Strongly" with their ethnic group were classified as Strong Hispanics Identifiers. Those who did not identify strongly were classified as Weak Hispanic Identifiers. Individuals were also asked about their attitude towards advertising and institutions, brand loyalty, purchase influences and general demographics (Deshpande et al., 1986).

Deshpande et al. found statistically significant differences between the two self-identified groups on a number of issues. For example, Strong Hispanic Identifiers were found to be more brand loyal, more likely to buy prestige brands, and more likely to buy brands advertised to their ethnic group than were Weak Hispanic Identifiers.

These results support earlier findings by Guernica and Kasperuk (1982). “Hispanics unhesitatingly will pay more for what they believe is a better-quality product or brand” (p. 85). “Once personal trust is won, the Hispanic tends to remain loyal. In brand preference, this means that conclusive evidence of superiority is necessary before the Hispanic will switch brands” (p. 129).

Deshpande, Hoyer and Donthu (1986) concluded that the strength of ethnic affiliation was an important measure of ethnicity and that marketers should focus more attention on the unique norms and values that characterize particular ethnic groups (Deshpande et al., 1986).

As in Hirschman (1981) and Deshpande, et al. (1986), many researchers of ethnic groups operationalize ethnicity along only one or two variables and self-reports – for example, surname (Mirowsky & Ross, 1980), country of origin (Gurak & Fitzpatrick, 1982), parental ancestry (Alba & Moore, 1982), and language spoken at home (Massey & Mullan, 1984). Other studies focusing on the degree of ethnic affiliation will often describe ethnicity in terms of the multivariate concept of acculturation.

Acculturation

Valencia (1985) defined acculturation as the process of learning a culture different from the one in which a person was originally raised. In his seminal

examination of acculturation, which is rooted within the field of anthropology, Berry (1980) identifies three dimensions of the concept. First, the nature of acculturation requires contact between at least two autonomous cultural groups. Typically, change is asymmetrical, in that one group will have a greater cultural influence over the other. Second, acculturation occurs in three stages: contact, conflict, and adaptation. Conflict occurs when one group surrenders valued features of its culture and adaptation refers to the change, or adoption of elements of the dominant culture, that occurs in order to stabilize the conflict. Third, acculturation is a two-level phenomenon, occurring at both the group level as well as at the individual level.

Berry (1980) further defines four specific varieties of acculturation that exist. The Integration Model of acculturation describes a form of adaptation that allows immigrants to become a part of the dominant culture while maintaining their own unique cultural identity. Biculturalism is a form of the integration type of acculturation that assumes that it is possible for an individual to know and understand two cultures; that the individual can participate in two cultures or use two languages; and, that a person can have a sense of belonging to two cultures without compromising his or her sense of cultural identity.

The Rejection and Deculturation Models of acculturation are types of acculturation that do not seek a positive relationship with the dominant culture (Berry, 1980). Hernandez, Cohen, and Garcia (2000) in their examination of Hispanic acculturation, determined that no evidence exists of Hispanic consumers following either of these routes to acculturation.

Berry's (1980) Assimilation Model of acculturation assumes the "melting pot" model of society. This model presumes that immigrants are forced to either give up, or

choose to give up their cultural identity in order to become like a member of the dominant culture. According to Hernandez et al. (2000), the bulk of the Hispanic consumer research wrongly assumes that Hispanics follow the melting pot model of acculturation. Utilizing a scale designed to measure which model of acculturation Hispanics were following (assimilation model or integration model), the researchers found that the vast majority of participants were following the integration route to acculturation. These findings are supported in the literature by other researchers who suggest that participation in American society does not equate to the forfeiture of Hispanic culture and identification (Hayward, 1990; Livingston, 1992; Soruco & Meyer, 1993; Lynn, 1995; Arjona et al., 1998).

Penaloza (1989) adopted Berry's acculturation models to describe modes of "consumer acculturation." Consumer acculturation is based on social learning theory. It describes the process by which immigrant consumers learn and adopt specific values, skills, norms, and knowledge that allow them to engage in consumer behavior within the host society.

To clearly define the market, distinctions should be drawn between Hispanic Americans who are assimilated into mainstream society and those who are acculturated into mainstream society. Assimilated Hispanics have truly become Americanized – speaking English as their primary language, sharing in the goals of their non-Hispanic neighbors, and acting as an integrated part of the local Anglo community (Katz, 1992). Acculturated Hispanics, on the other hand, maintain the core values of their traditional culture while adopting some of the behavioral norms of the dominant society (Arjona et al., 1998).

Arjona, Shah, Tinivelli and Weiss (1998) used language proficiency to identify four acculturation segments: Spanish only (isolated), predominantly Spanish (low acculturated), predominantly English (high acculturated), and English only (assimilated). The acculturated segments represent the most attractive growth opportunity for marketers. The combined segments represent the largest portion of the U.S. Hispanic population, and they are the fastest growing segments (Arjona et al., 1998).

Acculturation is a key variable to understanding consumer behavior in ethnic markets. As a predictive variable, researchers have found significant differences between those consumers that exist on opposite ends of the acculturation continuum. O'Guinn and Faber (1985, 1986) found significant differences in consumer behavior between high and low acculturated Hispanics and concluded that acculturation level could be used as a means of market segmentation. Maldonado and Tansushaj (1998) found that acculturation level was predictive of immigrant self-esteem. Faber, O'Guinn, and McCarty (1987) found significant differences in the importance consumers place on product attributes. Kara and Kara (1996) found significant differences in media choice and information search behavior between high and low acculturated Hispanics for different product types.

As acculturation applies to the study of Hispanic markets, researchers have sought to identify the underlying dimensions of acculturation and to develop Hispanic acculturation scales that would be beneficial in explaining consumer behavior (O'Guinn & Faber, 1985). Over a number of decades, researchers developed several different acculturation scales to describe Hispanics markets. Generally, these scales are driven by similar factors: language familiarity, usage and preferences (Cueller et al., 1980); ethnic

identification and generation (Valencia, 1985); language of reading, writing, and thought (Marin & Gamba, 1996); ethnic heritage and exposure (Kara & Kara, 1996), and ethnicity of those with whom the respondent regularly associates (Burnham et al., 1987). As these scales illustrate, acculturation is not comprised of the single dimension of ethnicity or ethnic affiliation, but is actually a conglomeration of several separate constructs (O'Guinn & Faber, 1985).

Language is one of the most important factors in determining acculturation level (Kara & Kara, 1996). One's understanding of the English language is a major indicator of the rate of acculturation among Hispanics. Greater understanding facilitates interaction with the English dominant culture, and the greater the rate of understanding, the greater the rate of acculturation (Valencia, 1985).

Another key indicator of "Hispanicness" is the extent of Spanish language maintenance. Hispanics that regularly speak Spanish are more likely to retain their culture and resist acculturation (Valencia, 1985). Marin, Sabogal, VanOss, Otero-Sabogal and Perez (1987) suggested that the more frequently immigrants are exposed to their native language, the more "ethnically loyal" they become.

Ethnic affiliation, or the degree to which one identifies with an ethnic group, is also a strong indicator of that person's ethnicity, and therefore acculturation level (Hirschman, 1981; Deshpande et al., 1986). In other words, the stronger one's ethnic identity the less one has adopted the norms of the dominant culture and thus the lower the acculturation level.

Another leading indicator of acculturation level is generation. Research shows that younger generations acculturate more rapidly than do older generations. Seventy-

eight percent of foreign-born Hispanics speak Spanish predominantly at home compared to just 20 percent of U.S. born Hispanics (Katz, 1992). Portes & MacLeod (1996) also reports that the longer a family has been in the United States is indicative of acculturation. “It is estimated that three-quarters of Hispanics speak English regularly after residing in the U.S. for 15 years or more” (Katz, 1992, p. 7).

Distinctiveness Theory

Distinctiveness theory is rooted in psychology and the notion of one’s spontaneous self-concept. McGuire and McGuire (1981) describe the spontaneous self-concept as those aspects of self that are spontaneously salient in the subject’s consciousness. In other words, how a person would respond at a given moment to the probe, “Tell us about yourself.” Distinctiveness theory is based on the idea that “a person exists insofar as he or she is different and that he or she is perceived by self and others in terms of those differences” (McGuire, 1984). Since one’s perception of oneself is in terms of those characteristics that differentiate them from others, distinctiveness theory asserts that one’s sense of self will change in predictable ways from one social setting to another (McGuire, 1984). The central prediction of distinctiveness theory is that an individual’s distinctive traits in relation to others in the environment will be more salient to the individual than the traits that are more common (McGuire, 1981). Therefore, ethnic salience is determined situationally, as one moves in and out of ethnically mixed environments. For example, students in an all Black school will be unlikely to describe themselves as Black because the ethnic characteristic does not contain enough distinctiveness in a homogeneous environment. Conversely, in a racially mixed setting,

one is more likely to develop a concept of self that includes ethnicity, especially if the ethnic subgroup is in the minority (McGuire, 1984).

Distinctiveness theory indicates the importance of salience in identifying and marketing to ethnic markets. Deshpande and Stayman (1994) conducted one of the first studies that applied distinctiveness theory to the study of marketing. Their study examined the persuasiveness of radio advertising, as measured by spokesperson trustworthiness and brand attitude. They found that Hispanic consumers, when in the ethnic minority, were more likely to have a more positive attitude toward the brand and to believe that a Hispanic spokesperson was more trustworthy than were Hispanics who were in an ethnic majority. Results were similar when Anglos were studied. Anglos, when in the ethnic minority, were more likely to have a more positive attitude toward the brand and to believe that an Anglo spokesperson was more trustworthy than were Anglos who were in an ethnic majority.

Appiah (2001a, 2001b) found similar results in his study of the strength of ethnic identification on attitude toward the brand. Findings showed that members of minority ethnic groups, as opposed to majority groups, perceived magazine advertisements featuring models of similar ethnicity to be more trustworthy and they had a more positive attitude toward the advertised brand. Marketers should note that ethnicity is not only defined by physical characteristics, and country of origin, but by shared customs, language, and culture. If the advertised product or portrayal is not consistent with traditional cultural values, results could run counter to expectations.

For example, Rodriguez, Slater, and Beauvais (1995) studied the effect of model ethnicity (Anglo or Hispanic) and language use (English or Spanish) in television ads for

beer and non-beer products. They found that Hispanic subjects reacted most negatively to the beer ads in Spanish featuring Latina models, and most positively to non-beer ads in Spanish featuring Latina models. Results suggest that respondents perceived the use of Latinas in beer commercials as inconsistent with traditional gender roles and the commercials in general were an inaccurate portrayal of Latino culture. Arjona, Shah, Tinivelli, and Weiss (1998) list as one of the keys to successfully marketing to Hispanics is to project an identity that validates both their Hispanic cultural heritage and their aspirations to become a part of the broader American society.

Other researchers have also suggested that assimilation does not equate to abandonment of Hispanic culture or identification. This implies the retention of ethnic identity and thus implies that ethnicity, if in the minority, should remain salient across acculturation levels. Soruco & Meyer (1993) assert that even fully assimilated Hispanics show a divided allegiance to both their country of origin and their new culture in the United States. Research indicates that Hispanics have little or no interest in the “melting pot” of American society and prefer to maintain their linguistic and cultural differences (Hayward, 1990; Livingston, 1992). Regarding the duality of many ethnic groups vying to maintain their cultural identity, Lynn (1995) redefines the American melting pot as vegetable soup with “a robust blend of flavors and textures, collectively merged but still individually identifiable.”

Guernica and Kasperuk (1982) identify three major areas of culture that ethnically define Hispanic Americans. (1) Language: Spanish is the unifying language of the multitude of nationalities that comprise the U.S. Hispanic population. (2) Family ties: the Hispanic family is the conduit through which cultural and social values are transmitted

and by which the Spanish language is maintained. Finally, (3) Catholicism: approximately 85 percent of the U.S. Hispanic population is Roman Catholic, which plays a large role in defining their value system.

Linking cultural as well as ethnic cues in advertising are tactics already in use with companies successfully marketing to Hispanics. In their study of gender portrayal in U.S. Spanish language television commercials, Fullerton and Kendrick (2000) found that many ads focused on family products and featured traditional, multi-generational families at home with children and grandparents. The family plays a primary role in the transmission of cultural and social values within the Hispanic culture (Guernica & Kasperuk, 1982; Sanchez, 1992). In a similar content analysis, Taylor and Bang (1997) examined the portrayal of Latinos in magazine advertisements and found that Latinos were depicted as having a family relationship more frequently than African Americans or Asians.

Distinctiveness theory, while useful in anticipating and even predicting reactions to advertising, must be checked against accepted cultural norms and values. Failure to consider cultural values could result in what Rodriguez et al. (1995) described as a boomerang effect, where by presenting advertising content that exists outside cultural norms or values in a more familiar way (e.g. model ethnicity and language) can result in negative reactions rather than positive ones.

Accommodation Theory

“The most universal and culturally unifying characteristic of U.S. Hispanics is their use of Spanish, as either a primary or secondary language” (Guernica & Kasperuk,

1982, p. 124). Carreira (2002) describes three important socioeconomic factors that underscore the importance of linguistic maintenance among U.S. Hispanics. (1) The Spanish language is a vehicle for the transmission of core values that are essential to the cohesion of immigrant Latino communities; (2) Spanish serves as an intercultural tie between the various subgroups that compose the U.S. Hispanic population; and (3) proficiency in Spanish gives U.S. Hispanics linguistic advantages in the global economy.

Dolinsky and Feinberg (1986) examined the linguistic barriers to consumer information processing and the concept of information overload among Hispanics. Their study found that bilingual consumers more accurately processed information and made the “best choice” among offerings when information was presented in their native language. According to a report in *Direct Marketing* (“Hispanics are Hot,” 1991), advertising to Hispanics is more effective when it taps internal drives through the language. Lester (2004) asserts, “speaking to these prospective customers in their native language is paramount.”

Koslow, Shamdasani, and Touchstone (1994) proposed that the use of Spanish language in advertising to Hispanic audiences triggers the dynamics of accommodation theory. Accommodation theory, first proposed by Giles, Taylor and Bourhis (1973), states that members of one ethnic group will have a more positive view of a speaker of another ethnic group, when that speaker makes a perceived effort to accommodate the language of the first group. Koslow et al. (1994) found that among Hispanic consumers, Spanish language use increased perceptions of the advertiser’s cultural sensitivity, which translated into a more positive attitude toward the ad.

Nicholls and Roslow (1996) provide further support for accommodation theory with their study of the effect of language use on main message retention of television commercials presented in English and Spanish. Results showed that there was a greater degree of main message recall for those Hispanics viewing Spanish than those viewing English. An interesting note to the study was that results were consistent across acculturation levels. In a separate article based on the same study, the researchers report that television advertisements were also found to be more persuasive when they were presented to Hispanics in Spanish rather than in English (Roslow & Nicholls, 1996).

A common error committed by marketers in communicating to the Hispanic market is improperly translating their intended message into Spanish (Herbig & Yelkur, 1997). This is best illustrated by the classic advertising case study, where Chevrolet marketed its Nova automobile to Hispanics in the Hispanic media. Hispanics saw the brand name, Nova, in Spanish as “No va,” which literally translates as “It doesn’t go.”

Defining the Hispanic Market

The label “Hispanic,” does not describe a homogeneous market. The U.S. Census adopted the term in 1980 to deal with the enumeration of the Latin-American population in the United States (Portes & MacLeod, 1996). The U.S. Hispanic population is actually a composition of Cubans, Puerto Ricans, Mexicans, and Central and South Americans, Dominicans and Spaniards (U.S. Census Bureau, 2001).

Because the term “Hispanic” defines a heterogeneous as opposed to a homogeneous population, Saegert, Piron, and Jimenez (1992) argue that the notion of a “Hispanic Segment” is flawed. They further argue that to speak of Hispanic, Black, or

Asian market segments, greatly simplifies the complexities of the groups, and reinforces the notion that ethnic groups can be stereotyped. The problem many marketers who concentrate on the Hispanic market find is that Hispanics are not a single entity (“Hispanics are Hot,” 1991). Marketers then should look at Hispanics as a market to be segmented (Soruco & Meyer, 1993). The market comprises many ethnic backgrounds that speak with varying idioms and expressions; therefore, care should be taken in how advertising copy is written (Sanchez, 1992). Ignorance of subtle dialects can create any number of difficulties for marketers. For instance, Livingston (1992) describes how Tang, the instant breakfast drink, billed itself to the Hispanic market as *jugo de china*, which is the Puerto Rican idiom for orange juice. However, to all other subgroups within the Hispanic market, the phrase was meaningless. The phrase *jugo de naranja* – juice of oranges, would have been a better choice to reach the mass Hispanic market.

To further illustrate the segments within the Hispanic market, Menendez and Yow (1989) described the distinguishing characteristics between the major U.S. Hispanic market segments, including Caribbean Hispanics, Mexicans, and Cubans. The researchers describe Caribbean Hispanics as having a “passionate intensity” that is largely absent from the Mexican personality. They also identify Miami Cubans as being more educated, upscale, and older than other Hispanic markets. New York Puerto Ricans are defined as being “more worldly,” San Antonio Mexicans as perceiving themselves as being discriminated against, and Los Angeles Mexicans as being the largest and fastest growing Hispanic market segment.

Hispanic Consumers

Recent census data has focused a great deal of marketers' attention on the Hispanic market. Hispanic Americans currently wield \$630 billion in buying power (Torres & Gelb, 2002). This figure is expected to increase as the relatively young Hispanic population enters the work force and as the population of second and third generation Hispanics born and educated in the United States increases (Arjona et al., 1998).

In the literature, Hispanic consumers are frequently described as being brand loyal and price conscious (Guernica, 1982; Deshpande et al., 1986; O'Guinn & Faber, 1985, 1986; Faber, O'Guinn, & MacCarty, 1987; Saegert et al., 1985; Donthu & Cherian, 1992). In contrast, Minor (1992) suggests there is little that separates Hispanics and non-Hispanics. In his study of preferences toward legal services between Hispanic and non-Hispanic respondents, Minor found no significant difference between the two groups. The researcher suggests that marketers focus more on lifestyle characteristics of Hispanics and less on ethnicity, "A "yuppie" appears to be a "yuppie," whether the surname is Smith or Rodriguez" (p. 32). Minor does not describe, however, his sampling technique, other than to state that the study was conducted in the Southwestern United States where the Hispanic population is largely Mexican American. It is possible that the Hispanics sampled were either assimilated or highly acculturated. Research in the literature suggests that highly acculturated and assimilated Hispanics differ very little from Anglos and can be reached with similar marketing strategies (Kara & Kara, 1996). Maso-Fleischman (1996) also notes that low acculturated Hispanics may feel pressured to

give only the “expected” or “right” answers if they are uncomfortable in the interview situation.

Another defining characteristic of the Hispanic consumer is their reliance on media and reference groups in the information search and purchase decision processes. In their study of mall shopping behavior, Nicholls, Roslow, and Dublisch (1996) found that Hispanics who shopped with a companion were more likely to enter more stores, and to buy food or beverages than shoppers who came alone. Webster (1992) found that low acculturated Hispanics are statistically more likely to seek product information from family members and coworkers. These results were supported by Singh, Kwon and Pereira (2003), who found that family and peer groups were strong informative socialization agents for Hispanics. Alternatively, among Hispanic consumers, Kim (2001) found weak correlations between specific product types and the influence of family, friend, and coworker reference groups as compared to Blacks and Anglos. Results showed that for utilitarian products (small electronics), the reliance on reference groups was higher than for value-expressive products (social clothes), but results were not significant. These results may be due to the role the media plays in influencing particular purchase decisions (Kim, 2001).

Media Use

As the importance of the Hispanic market increases for marketers, so does the amount of money spent on programs designed to specifically target Hispanic audiences. What is important for marketers to know and understand is why Hispanics use certain

media, what factors influence their media choices, and where advertising dollars should be concentrated to effectively reach the market.

Based on a survey of national advertisers active in marketing to Hispanics, Goodson & Shaver (1994) found that the largest percentage of advertising dollars spent to reach Hispanics, 80 percent, is concentrated in the broadcast media – 50 percent to television and 30 percent to radio. Another 10.7 percent is spent on print media. Torres and Gelb (2002) found that changes in dollars spent on targeted Hispanic advertising by the top 50 companies advertising to the Hispanic market predicted percentage changes in sales more closely than did year-to-year dollar percentage changes in total general advertising budgets.

Television and radio. There is strong support in the literature to indicate that broadcast media, and particularly Spanish-language television and radio, are the most effective media to reach Hispanic Americans (Guernica & Kasperuk, 1982; Johnson & Delgado, 1989; Valdes & Seone, 1995; O’Guinn & Faber, 1985; Katz, 1992; Rodriguez, 1997). Research indicates that as many as 81 percent of U.S. Hispanics watch Spanish-language television and 64 percent listen to Spanish-language radio (“Hispanics are Hot,” 1991).

Valdes and Seone (1995) assert that Spanish-language television provides a critical role in the acculturation of Hispanics. Spanish-language television serves as a primary source of news, entertainment, and cultural information about the local community while also providing a link to their country of origin (Guernica & Kasperuk, 1982). Delener and Neelankavil (1990) concluded in their comparison of Asian and

Hispanic consumers' sources of information and media use, that the most effective media for reaching Hispanics are television and radio. O'Guinn and Faber (1985) also found strong evidence to indicate that Spanish-language television and Spanish-language radio were the most effective means to reach the Hispanic market – especially less acculturated Hispanic audiences. In her study of information search behavior, Webster (1992) found that Hispanics across acculturation levels were influenced most by television and that less acculturated Hispanics were more influenced by radio than more acculturated Hispanics. The reliance on television and radio by less acculturated segments has been attributed to lower education levels (Katz, 1992) and lower socioeconomic status (O'Guinn et al., 1985).

Newspapers and magazines. Less evidence has been found in the literature to support the use of newspapers and magazines to target Hispanic audiences. It has been estimated that as many as 38 percent of Hispanics read Spanish-language newspapers and 26 percent read Spanish-language magazines (“Hispanics are Hot,” 1991). Research shows that most Hispanics who consume Spanish-language print media are less acculturated and have a low socioeconomic status (Rodriguez, 1997). In an effort to reach this segment of the population, a number of mainstream U.S. magazines have published Spanish-language versions of their English-language formats, including *Good Housekeeping (Buen Hogar)* and *People (People en Español)* (Rodriguez, 1997).

Rodriguez (1997) notes that English-language Hispanic magazine audiences are in a higher socioeconomic class and have more disposable income, and therefore are very attractive to marketers. This supports Webster's (1992) findings that English-language

(more acculturated) Hispanics are influenced more than Spanish-language Hispanics (less acculturated) by magazine and brochure advertisements.

Delener and Neelankavil (1990) found that Hispanics, as compared to Asians, prefer sports magazines and scientific magazines. The researchers also speculate that Asian's preference for newspapers as compared to Hispanics is likely due that groups' higher level of education and socioeconomic status.

Direct mail. The growth of direct mail as an advertising medium is due to the several advantages it offers over more traditional media. Direct mail has posed a particular threat to newspapers as an advertising medium. Between 1986 and 1995 newspapers saw a 4.6 percent decrease in advertising revenues while direct mail saw a 4.4 percent increase for the same period (Morton, 1996). Specific advantages of direct mail are: (1) direct mail advertising offers businesses relative cost effectiveness and hard data on campaign results; (2) direct mail provides a means of tracking consumer purchases in direct response to advertising mail; and (3) direct mail advertising allows merchants to become involved in all phases of their customers' purchase behavior – from supplying persuasive messages and product information designed to change attitudes toward products and services, to providing consumers with effective vehicles to carryout their purchase intentions (Rogers, 1996).

The Household Diary Study commissioned in 1991 by the United States Postal Service, found that a majority of respondents reported that they did not mind receiving direct mail. Milne and Gordon's 1993 study of direct mail perceptions support this overall favorable perception of direct mail advertising. Over the five-year period of the

Household Diary Study, more than 90 percent of the respondents said they either read or at least scanned some of the mail they received. Results of the study indicated that as the amount of mail received increased, so did the desire to receive less mail. Similarly, of those respondents who received fewer than three pieces of advertising mail per week desired to receive more. The study also found that as income increased, so did the desire to receive less mail. Respondents in the study rated approximately 70 percent of the direct mail advertising received as useful and/or interesting and were more responsive to direct mail from organizations with which they were familiar or trusted (Rogers, 1996). Fletcher and Peters (1997) examined the aspect of trust in the direct marketing environment from the consumer perspective and found that consumers were willing to make trade-offs between personal privacy and information disclosure and demonstrated greater loyalty to the firm when elements of trust were present.

There is paucity in the academic literature that examines direct mail as an advertising medium relative to Hispanic audiences. Where studies have investigated media use by Hispanic audiences, the focus has generally been on more traditional media sources. Korgaonkar, Karson, and Lund's (2000, 2001) investigation of Hispanic attitudes towards direct marketing represent one of the few studies to investigate direct mail as an advertising medium to this market. Their study found that two thirds of their sample had ordered at least three items from direct marketing advertising in the past year, with more than 40 percent spending over \$20. Additionally, 25.8 percent of the sample had ordered at least seven items in the past year and spent over \$50. Of these consumers, seventy five percent had ordered from at least one print source (catalogs, magazines, newspaper, or direct mail). The findings suggest that overall, Hispanics have similar

views and attitudes about direct marketing as the population at large, with significant differences existing between acculturation levels. More acculturated Hispanics were more likely than less acculturated Hispanics to order from print media, to view direct marketing as a valuable information source, to have a more positive attitude toward direct marketing and to view direct marketing as an enjoyable source of entertainment.

Korgaonkar et al. (2000) observe that, “direct marketers perceive Hispanics as a low income group with little education and lacking in credit instruments” and therefore are reluctant to pursue them via direct mail. Guernica and Kasperuk (1982) confirm that on average Hispanic Americans occupy lower socioeconomic levels as compared to non-Hispanics. Larson (1991), however, suggests that direct mail is an ideal medium to reach downscale markets. A 1998 survey conducted by Simmons Market Research Bureau showed that 72 percent of Hispanic respondents always read their direct mail and 33 percent indicated they would like to receive more. Hispanic American audiences tend to be more receptive to direct mail because they have much less clutter in their mailbox. On average, Hispanic households receive only 20 pieces of direct mail advertising per year compared to the average English-speaking household’s 350 pieces (Able, 1992); however, the demand for Hispanic-related products and services is causing large corporations to pay closer attention to the Hispanic market (Yorgey, 2000).

Other research indicates that Hispanics experience discomfort when shopping in stores due to cultural and language differences. Forty-one percent of respondents to the 1998 Simmons Market Research Bureau survey indicated the key reason for using direct marketing to purchase goods and services was that it was less threatening than in-store shopping. Forty-three percent reported ordering by mail to avoid the pressure of

shopping in a store (Chanil, 1995; Gunn, 1999). Blume (2003) suggests that in addition to shopping at home being less threatening than in-store shopping, direct mail is successful with Hispanics “because the buying process is often a family decision, and it is easiest to make purchase decisions when the family is all around the dining table reading a mail piece.” Research also shows that direct mail makes Hispanics feel important and part of mainstream America (“Direct a los Latinos,” 1997).

Sonnenberg (1989) suggests that the key to direct mail success rests with the mailing list. “The mailing list is at the heart of a direct mail campaign. Moore (2001) describes list compilation as a two-step process. First, names must be gleaned from the general population to create a minority list. Second, minority lists must be broken down into target segments. Mailing to Hispanic mailing lists is most effective when the mail is in Spanish or bilingual (Yorgey, 1998; Barbagallo, 2003). Haegele (2000) adds that status is important to Hispanics, and they will pay closer attention if the mail piece looks official and expensive. Marketers should also consider closely the nature of the product and offer (Sonnenberg, 1989). Smith, Smith, Xue, and Yang, (2003) found in their study of direct mail effectiveness that involvement, the perceived relevance of the advertising message or product, significantly affects attitude toward the advertiser.

Attitude Toward the Ad

MacKenzie, Lutz, and Belch (1986) define attitude toward the ad as the receivers’ feelings of favorability or unfavorability toward the ad. Wells (1964) developed the Emotional Quotient Scale (EQ) and Reaction Profile to measure respondents’ emotional reactions to an ad. How people react to advertising messages can directly affect purchase

decisions because attitudes formed towards advertisement, positive or negative, can influence attitude toward the brand advertised (MacKenzie et al., 1986; Batra & Ray, 1986; Muehling; 1987).

Many advertisers take an “attitude toward the brand” approach to advertising as opposed to an “attitude toward the ad” approach (Shimp, 1981). Attitude toward the brand focuses on specific product attributes/benefits. Shimp argues that an ad that focuses on increasing attitude toward the brand is limited to instances where the advertised brand truly possesses relative advantages over competing brands. Shimp suggests that advertisers focus less on influencing consumers’ beliefs towards a brand and focus more on increasing overall attitude toward the ad; thus, leaving customers with a positive feeling after processing the ad. The attitude toward the ad approach assumes that consumers are motivated by a desire to feel good. The attitude toward the brand approach assumes that consumers are systematic, rational decision makers. Based on the classical conditioning model, Shimp concludes that a positive attitude toward the ad will lead to a conditioned emotional affect of a positive attitude toward the brand.

Model Ethnicity

Seminal studies of the affect of model ethnicity on advertising preference found that model race and the strength of the viewers’ racial affiliation affects their overall evaluation of the advertisement. Barban and Cundiff (1964) found Blacks were more favorable towards racially mixed advertisements than were Whites. Similarly, Barban (1969) found that Blacks were significantly more likely to have a positive attitude toward advertisements featuring Black models than were Whites.

Whittler (1989) also found similar results in that Black participants' responses to advertising treatments showed a greater preference for ads featuring Black models and they expressed a greater likelihood of purchase than did Whites for the same treatments. In a review of the relevant literature on effects of model race in advertising, Whittler (1991) summarizes that in general, Blacks respond more positively to advertisements featuring Black models while Whites tend to remain more neutral. Based on this summary of findings, Whittler concludes that "it makes sound economic sense, then, for advertisers to consider including Black actors in advertisements for mixed audiences."

Deshpande and Stayman (1994) tested McGuire's (1984) distinctiveness theory and its influence on brand attitude and perceived spokesperson trustworthiness. This study is seminal in that it is one of the first instances of researchers applying McGuire's distinctiveness theory to marketing. Drawing a sample of 205 adult subjects in San Antonio and Austin, Texas, the researchers eliminated subjects that self-reported themselves as belonging to any ethnic/racial group other than Hispanic or Anglo, resulting in 181 usable responses. Respondents were given the option of completing the instrument to measure spontaneous self-concept, spokesperson trustworthiness, and brand attitude in either English or Spanish. Care was given to translate the instruments into Spanish and then back-translate them to ensure linguistic equivalence. Respondents were asked to read a proposed radio commercial, then to complete the questionnaire for the dependent measures, and finally to answer demographic questions about themselves.

The independent variable of spokesperson ethnicity was manipulated by modifying the radio script, in which the spokesperson and announcer are named. In the Anglo version of the script, the characters are given the names of Mary Tucker and

Charles Martin. In the Hispanic version, the characters are named Maria Trevino and Carlos Martinez.

Findings of the study produced strong support for McGuire's distinctiveness theory. Hispanics, a minority population in Austin, were more likely to believe that a Hispanic spokesperson was more trustworthy than Hispanics living in San Antonio, where they are a majority. Spokesperson trustworthiness was also indicative of the respondents' attitude toward the brand. Similar results were found when the Anglo sample was studied.

Appiah (2001a, 2001b), building upon the work of Deshpande and Stayman (1994), examined the role of distinctiveness theory on Black, White, Hispanic, and Asian American adolescents' responses to culturally embedded ads. The experiment was conducted with a sample of 349 high school students with a median age of 17. To ensure stimulus materials only tested for the independent variables of race and cultural embeddedness, the researcher digitally manipulated images for the independent variables while holding constant all other visible features. The researcher fabricated advertisements for three products, and each product advertisement was given four treatments: (1) Black character, low Black cultural embeddedness; (2) Black character, high Black cultural embeddedness; (3) White character, low White cultural embeddedness; and (4) White character, high White cultural embeddedness.

The measurement instrument collected data for four dependent variables: perceived similarity to characters, identification with characters, belief ads are intended for them, and overall rating of ads.

Results of the study, as they relate to the Hispanic students, indicate that, (1) Hispanic students felt they were more similar to Black characters than White; (2) Hispanics did not necessarily identify with Black characters; (3) Hispanics felt that ads featuring Black characters were meant for them more so than ads featuring White characters; and (4) Hispanics gave a higher rating to the ads featuring Black characters over ads portraying White characters.

The findings of this study are consistent with McGuire's distinctiveness theory in that the Hispanic respondents, a minority group, identified more with the advertisements featuring Black models, the only minority group represented in the experiment.

Language Use

Hernandez and Newmann (1992) provided a detailed review of the marketing literature on the use of English vs. Spanish language in advertising to Hispanics. They concluded that while most advertisers share the perception that it is best to advertise to Hispanics in Spanish, it is actually more effective to advertise to Hispanics in their dominant language, whether it is English or Spanish. Their summary of the results of several studies on the subject conclude that in general, less acculturated Hispanics are more influenced by Spanish-language television and Spanish-language radio. Bicultural and more acculturated Hispanics consume more English-language broadcast and print media.

Koslow, Shamdassani, and Touchstone (1994) conducted an experiment to further understanding of language usage on consumer processing of advertising. Approaching the study from a sociolinguistic perspective, the researchers proposed that the use of

Spanish language in advertising to Hispanic consumers would trigger the dynamics of accommodation theory. Specifically, the researchers examined the influence of language used in the ad on the respondent's perception of the advertiser's sensitivity towards Hispanics and the respondent's attitude toward the ad based on language used.

Stimulus materials and questionnaires were administered to Spanish-speaking Hispanics at supermarkets located in Hispanic neighborhoods. This convenience sampling approach yielded 413 interviews, of which 367 were used for the study. Stimulus materials produced consisted of four print advertisements. In conjunction with product photography, one advertisement was presented entirely in English, another entirely in Spanish. Two bilingual ads were also produced – one English dominant and the other Spanish dominant. The four ad treatments used in the study were identical, with the exception of the language variable. The questionnaire was made available to respondents in both English and Spanish. Care was taken to translate and back-translate the Spanish version to validate its quality. A 13-item scale was developed to measure respondent's attitudes towards English and Spanish languages, degree of Spanish language dominance, perception of the advertiser's sensitivity toward Hispanics, and self-reports of ethnicity. Results showed that no significant differences existed between all Spanish and bilingual ads in terms of respondent's view of advertiser sensitivity; however, statistically significant differences did exist between the Spanish variations and the all-English version. This would indicate that the use of some Spanish in advertisements targeted to Hispanics has a positive effect on the Hispanic consumer's perception of the advertiser.

Influence of Acculturation

In one of the more engaging studies of Hispanic marketing found in the literature, Ueltschy and Krampf (1997) examined how model ethnicity and language used in magazine advertisements targeted to Hispanic audiences impact attitude toward the ad (likeability) and unaided recall, based on the respondents' level of acculturation. Acculturation was operationalized using the LAECA Acculturation Scale (Burnham et al., 1987), which provides a means of identifying low, high, and bicultural Hispanics. Attitude toward the ad and unaided recall scales were based on previously validated scales. All scales were translated into Spanish and back translated to English to ensure proper translation of meaning and idiomatic expressions. The study sample consisted of 501 Mexican-American adult subjects in El Paso, Texas.

To test the independent variables of language and model used, the researchers produced or modified existing advertisements of four different products. Each ad was given four treatments, (1) Anglo model, English copy; (2) Anglo model, Spanish copy; (3) Hispanic model, English copy; and (4) Hispanic model, Spanish copy.

As was expected among highly acculturated Hispanics, attitude toward the ad was more positive when the ad copy was in English; however, the use of Hispanic models versus Anglo models produced no significant difference. Likewise, for low acculturated Hispanics, attitude toward the ad was more positive when presented in Spanish, yet Anglo models were preferred over Hispanic models. Bicultural Hispanics also preferred English copy and Anglo models over Spanish copy and Hispanic models.

Recall among highly acculturated Hispanics was higher with English copy and Anglo models. Low acculturated Hispanics had higher recall with Hispanic models, but

no significant difference was found based on language used. Similarly, recall among bicultural Hispanics was not significantly higher with advertisements in Spanish with Hispanic models.

The researchers suggest that the respondents' general failure to identify with the Hispanic models in the advertisements may be a result of their willingness and desire to denounce their Hispanic culture and assimilate into the U.S. culture. This notion is supported in the literature (Leo, 1993; Penaloza, 1994) and may account partially for the anomaly. However, an alternative explanation would be to examine the results in the context of distinctiveness theory. For respondents living in El Paso, Texas where the population is 62.3 percent Mexican-American (a majority), ethnicity is not a salient factor. Distinctiveness theory dictates that ethnicity is only salient when one is in a minority. Deshpande and Stayman's (1994) seminal study supports this explanation. Since Ueltschy and Krampf did not employ digital enhancement of the advertisements in this study to control only for the independent variables, as in Appiah (2001a, 2001b), it is possible the ads featuring Anglo models introduced a new variable of greater salience (model height, weight, attitude, facial expression, etc.).

Limitations and considerations

Given the ethnic and cultural differences between the researcher of the present study, English-speaking Anglo, and the study population, mostly Spanish-speaking Hispanic Americans, it is important to examine limitations and points of consideration that could influence the study's validity. Lange (2002) outlined a number of areas where

non-Hispanic interviewers conducting research Hispanic Americans as in this study, tend to run into problems. Following is a summation of key points.

Translations

- Translations should strive to preserve the intended meaning of the word rather than the exact meaning.
- Back translation of instruments is preferred as it is most likely to result in a conceptually equivalent version.
- Bilingual consultants should be utilized to translate and review accompanying information to the instruments. For example: consent forms, directions for instrument completion, ad treatments.

Data Collection

- Recruitment of Spanish speaking participants requires ample time and resources for data collection.
- Researcher time, access to translators and interpreters, planned analyses, and project funding can affect the size of the sample obtained.

Webster (1996) noted in her study on the impact of interviewer and respondent ethnicity on survey response quality that Hispanic men report a significantly higher social status when interviewed by an Anglo man than by another Hispanic. Webster suggests that it may be important for men from a machismo culture to bias responses to an interviewer from a dominant host-culture in order to minimize social distances.

Summary

This review of the literature has examined a number of different facets of marketing to ethnic audiences. It has specifically examined the dimensions of the U.S. Hispanic market that influence consumer behavior and has provided a theoretical framework through which the variables can be examined. In general, U.S. Hispanics are most strongly influenced as consumers by the degree of their ethnic affiliation (Hirschman, 1981; Deshpande et al., 1986). This ethnic identity is but a single construct of the overall concept of acculturation – the degree to which an immigrant has adopted the culture and norms of their host society (O’Guinn & Faber, 1986). The degree of acculturation has been shown throughout the literature to be a strong predictor of consumer behavior. Less acculturated Hispanics tend to be more Spanish dominant, are usually first generation immigrants, rely heavily on Spanish-language broadcast media, hold more tightly to customs of their native country, are less educated, are older and are of a lower socioeconomic class (Guernica & Kasperuk, 1982). More acculturated Hispanics consume more English-language broadcast and print media, are generally younger (second generation or more), have resided in the United States for 15 years or more, make more money and are better educated (Katz, 1992). Many significant differences exist between these two groups of consumers in terms of their buying behavior, media choices, language use, and ethnic affiliation (Faber & O’Guinn, 1987; Kara & Kara, 1996; Deshpande & Stayman, 1994).

Key theories discussed to examine and explain the influence of the various constructs of acculturation on consumer behavior are distinctiveness theory (McGuire & McGuire, 1981; McGuire, 1984) and accommodation theory (Giles et al., 1973).

Distinctiveness theory states that an individual's distinctive traits in relation to others in the environment will be more salient to the individual than the traits that are more common (McGuire & McGuire, 1981). The salience of distinctive traits like ethnicity can therefore be predictive of consumer behavior and influence consumer reactions to advertising stimuli – ethnicity of a model in an advertisement for example (Deshpande & Stayman, 1994).

Accommodation theory examines another strong construct of acculturation – language. Accommodation theory, states that members of one ethnic group will have a more positive view of a speaker of another ethnic group, when that speaker makes a perceived effort to accommodate their language (Giles et al., 1973). When this theory was applied to marketing communications, researchers found that among bilingual and less acculturated Hispanic consumers, Spanish language use in advertising increased perceptions of the advertiser's cultural sensitivity, which translated into a more positive attitude toward the ad, increased main message retention and ads were found to be more persuasive (Koslow et al., 1994; Nicholls & Roslow, 1996).

The majority of the literature that examines advertising effectiveness to Hispanic audiences generally only investigates advertising in the traditional media. Very few studies were found in the academic literature that address the use of direct mail advertising to Hispanic audiences. Information found in the trade press gives a strong indication that direct mail is underused and often overlooked advertising medium to Hispanics and that it has the potential to be extremely effective in reaching a lucrative market (“Hispanics are Hot,” 1991). The present study, therefore, contributes a significant piece of information to the academic literature by examining the influence of

model ethnicity and language used on emotional response (attitude) towards direct mail advertising to Hispanic audiences based on the individual respondent's level of acculturation.

CHAPTER 3

Methodology

This chapter describes in detail research objectives, independent and dependent variables, hypotheses tested, and the experimental design. The chapter also includes a discussion of the scales and ad treatments used, sampling method and pretests. The chapter concludes with details of data collection, data processing, and statistical analysis.

Research Objective

The objective of this study is to better understand how language and model ethnicity influence Hispanic consumers' emotional reaction to targeted direct mail advertising based on their level of acculturation. In order to establish a cause and effect relationship, it is necessary to utilize experimental methodology.

Several research studies in the literature examine acculturation as a determining factor of consumer behavior among Hispanic audiences (Faber et al., 1987; Kara & Kara, 1996; Kim, 2001). However, relatively few empirical studies examine the role acculturation plays in influencing Hispanics' perceptions and attitudes towards specific advertising treatments (Deshpande & Stayman, 1994; Ueltschy & Krampf, 1997; Appiah, 2001a, 2001b). Even fewer academic studies exist that examine direct mail as means of targeting Hispanic audiences (Korgaonkar et al., 2001). This study adds to the literature

information that should be considered when developing strategies to effectively communicate with specific segments of the U.S. Hispanic population via direct mail.

This study borrows from Ueltschy and Krampf's (1997) research design, which examined the effectiveness of language used and model ethnicity in magazine advertisements targeted to Hispanic audiences, and applies it to direct mail. Ueltschy and Krampf's study is significant to this study because it is the only empirical study found in the literature that examines the influence the respondents' acculturation level, the importance of the key constructs of acculturation (language preference and ethnic affiliation presented as model ethnicity), and the effect these dynamics have on the respondents' attitude towards the ad.

Variables and Hypotheses

The experiment's independent variables are language used (English or Spanish), model ethnicity (Anglo or Hispanic), and the respondents' acculturation level, measured as high, low, and bicultural. The dependent variable is the subjects' emotional reaction to the advertisement.

Specific research questions to be answered by this study are: (1) Do Hispanic audiences respond more favorably to direct mail advertising that is presented in Spanish or English? (2) Do Hispanic audiences respond more favorably to direct mail advertising that features Hispanic models or Anglo models? (3) Does acculturation affect how Hispanic audiences emotionally respond to direct mail advertising?

Since Hispanic Americans are a minority population in Tulsa, Oklahoma (U.S. Census, 2003), distinctiveness theory dictates that ethnicity will be a salient

characteristic; therefore, it is hypothesized that respondents to this study will prefer Hispanic models over Anglo models across all levels of acculturation.

H1: Hispanic Americans will have a more positive emotional reaction to direct mail advertising featuring Hispanic models.

Accommodation theory suggests that ethnic audiences will respond more favorably to advertising if addressed in their native language. Since highly acculturated Hispanics are by definition English-dominant, it is hypothesized that they will be more responsive to English-language ads.

H2: Hispanic Americans high in acculturation will have a more positive emotional reaction to direct mail advertising presented in English featuring Hispanic models.

Bicultural and lowly acculturated Hispanics are both Spanish-language dominant; therefore, accommodation theory dictates that they would respond more favorably to advertising presented in Spanish. Therefore, the following two hypotheses are proposed:

H3: Hispanic Americans low in acculturation will have a more positive emotional reaction to direct mail advertising presented in Spanish featuring Hispanic models.

H4: Bicultural Hispanic Americans will have a more positive emotional reaction to direct mail advertising presented in Spanish featuring Hispanic models.

Experiment Design

This experiment is a 3 x 4 factorial design that examines the relationship between the independent variables of language used, model ethnicity, respondents' acculturation level, and the dependent variable of emotional reaction to the direct mail advertisement.

Each subject was randomly assigned a single direct mail advertising treatment featuring the independent variables of language used and model ethnicity simultaneously. After reviewing the advertisement, subjects were asked to complete a questionnaire that measured their emotional reaction to the ad, level of acculturation and collected demographic data. Using the nomenclature system developed by Campbell and Stanley (1963), this design is expressed as:

$$R \quad X_{1-3} \quad O$$

In this equation, R represents the random assignments of subjects to ad treatments, X_{1-3} represents the three different independent variables being administered at the same time, and O represents observation. With the aid of trained bilingual Hispanic assistants, the experiment was conducted offering subjects the opportunity to complete the questionnaire in either Spanish or English in order to maximize participation and to ensure the validity of responses.

Advertising Treatments

The direct mail advertising treatments used in the study all featured a Bank of Oklahoma VISA® credit card as the product. Tynan (2001) reports in *American Banker* that Hispanics are 10 times more likely than non-Hispanic Whites to say that their financial needs are unmet. Financial institutions have typically identified Hispanics as “unbankable,” however, research has shown that Hispanics are active consumers and view the availability of credit as an important product attribute for larger purchases (Faber et al., 1987; Nicholls et al., 1993).

For the purpose of the experiment, four variations of the direct mail advertisements were created. One version used an Anglo model with English copy. The second version was also in English, but featured a Hispanic model. The third version was presented in Spanish with an Anglo model and the fourth ad was in Spanish with a Hispanic model (Appendix B).

The treatments were created using Adobe Photoshop, Adobe Illustrator, and Quark Xpress graphic design software for Macintosh. The direct mail treatments were fabricated utilizing stock photography for the Anglo and Hispanic models and elements taken from existing product advertising. With the aid of the software packages, the treatments were identical with the exception of model and language, so as not to introduce the new variable of layout.

The direct mail ad treatments were designed as self-mailing flyers, 8-1/2 inches wide by 16-1/2 inches high, folding down to 8-1/2 inches wide by 5-1/2 inches high. They were commercially printed using 4-color process inks on two sides of 100-pound gloss-coated text-weight stock. One side featured the product and model images, sales

copy, and postal indicia. The other side of the treatment featured a complete credit card application, legal terms and conditions, and other disclosures as might be found on advertising of this sort. The Spanish versions of the treatments were translated into Spanish by a professional, bilingual translator at the Albuquerque Chamber of Commerce and back-translated by a bilingual Hispanic translator to ensure accuracy of meaning and inclusion of idiomatic expressions. Where back-translations did not match the original English copy, corrections were made to the Spanish version to ensure that the translated version carried the same meaning as the English version of the treatment.

Instruments

As is common in the literature when conducting research with Hispanic Americans, subjects were given the option of completing the questionnaire in either English or Spanish (O'Guinn & Faber, 1986; Ueltschy & Krampf, 1997; Deshpande & Stayman, 1994). Respondents' emotional reaction to the ad was measured using two scales, the Emotional Quotient Scale (EQ) and Reaction Profile, both developed by Wells (1964). The EQ consists of 12 Likert-type questions that measure the respondents' global emotional reaction toward the ad (Appendix A). The Reaction Profile is a 25-item semantic differential scale that measures three specific emotional reactions to the ad: attractiveness, meaningfulness, and vitality (Appendix A). The Spanish versions of the EQ and Reaction Profile were translated into Spanish by a professional, bilingual translator at the Albuquerque Chamber of Commerce and back-translated by a bilingual Hispanic translator to ensure accuracy of meaning and inclusion of idiomatic expressions. During the translation process, two word pairs on the English version of the scale,

attractive-unattractive and *appealing-unappealing*, were identified as having the same translation in Spanish, *atractivo-poco atractivo*. Therefore, it was decided to eliminate the *appealing-unappealing* word pair from both the English and Spanish versions of the Reaction Profile scale. In instances where back-translations did not match the original English copy, corrections were made to the Spanish version to ensure that the translated version carried the same meaning as the English version of the scale.

Acculturation was measured using the Bidimensional Acculturation Scale For Hispanics (BAS) developed by Marin and Gamba (1996). The BAS is a 24-item, Likert-type scale designed to measure acculturation among Hispanics along two major cultural dimensions (Hispanic and non-Hispanic). The scale measures three language related factors: language use, linguistic proficiency, and electronic media. The BAS produces two scores by cultural dimension as well as a bicultural score. The BAS has been shown to be extremely reliable with good to excellent internal consistency. The alpha for the subscales ranges from .81 to .97. The BAS also has good concurrent validity with various Hispanic subgroups, including Mexican-Americans. For the purposes of this study, this scale was ideal because the Hispanic population of the study site, Tulsa, Oklahoma, is comprised of more than 88 percent Mexican-Americans (U.S. Census, 2003). The scale was available in both English and Spanish and did not require additional translation (Appendix A).

To ensure a representative sample was drawn, the instrument also collected the following demographic data: gender, age group, education level, length of residency in the United States, generation, and nationality. This portion of the questionnaire was translated into Spanish by a professional, bilingual translator at the Albuquerque

Chamber of Commerce and back-translated by a bilingual Hispanic translator to ensure accuracy of meaning and inclusion of idiomatic expressions. Where back-translations did not match the original English copy, corrections were made to the Spanish version to ensure that the translated version carried the same meaning as the English version of the treatment. (Appendix A).

Sampling Method

A convenience sample was drawn for this study from three Catholic churches with sizeable Hispanic congregations in the metropolitan area of Tulsa, Oklahoma. This method of selecting the convenience sample was chosen because research shows that approximately 85 percent of the total U.S. Hispanic population is Catholic (Guernica & Kasperuk, 1982). There are approximately 42,000 Hispanics in the Tulsa Metropolitan Statistical Area, representing five percent of the area's total population (U.S. Census, 2003). Of Tulsa's Hispanic population, more than 88 percent are of Mexican decent.

The three churches selected for the study were *The Church of the Resurrection*, *St. Thomas Moore Catholic Church*, and *St. Francis Xavier Catholic Church*. The sites were selected because they are the only Catholic churches in Tulsa that offer services in Spanish. The Spanish services typically attract Hispanics that span the range of acculturation levels. *The Church of the Resurrection* holds one Spanish mass per week that on average attracts 250 parishioners. *St. Thomas Moore* offers two Spanish masses per week, and *St. Francis Xavier* holds up to eight Spanish masses per week. Attendance at these masses also average around 250.

To encourage participation across acculturation levels, bilingual flyers were created announcing the need for any adult congregants, 18 or older, of Hispanic heritage to participate in a direct mail marketing study. Flyers were translated into Spanish by a professional, bilingual translator at the Albuquerque Chamber of Commerce and back-translated by a bilingual Hispanic translator to ensure accuracy of meaning and inclusion of idiomatic expressions. Where back-translations did not match the original English copy, corrections were made to the Spanish version to ensure that the translated version carried the same meaning as the English version of the treatment (Appendix D). The flyers were posted on church bulletin boards or distributed with church bulletins one week before the scheduled study dates. As remuneration for participation in the study, participants were given a coupon for a free sandwich and drink at Arby's restaurant with a retail face-value of \$3.69. To encourage participation and assistance in the data collection process, a donation of \$1.00 per survey was also given to the various churches. Church officials made announcements to the congregation at the end of services to remind them of the study and to request their participation. The youth director at St. Francis Catholic Church also collected data following weekly youth group meetings as well as other meetings held during the week using church facilities.

Procedure

This experiment was conducted by the researcher and fully trained bilingual assistants using church facilities, following Spanish-language services and other church group meetings during the months of April, May and June, 2005. The procedure began with participants being given the option of completing the questionnaire in either English

or Spanish, whichever language with which they felt most comfortable. After selecting a version of the survey, subjects were randomly assigned one of the four direct mail advertising treatments, and handed the questionnaire and the advertising treatment. After reviewing the direct mail treatment, subjects were instructed to read the consent document and then to complete parts one through four of the questionnaire. Respondents were encouraged to answer all the questions on the survey and to mark only one response per question. The questionnaire contained clear instructions and examples for subjects about how to rate their response on the Likert-type and semantic differential scales.

Section one of the survey was the 12-item Emotional Quotient scale. Section two was the 24-item semantic differential Reaction Profile. Section three of the questionnaire was the 24-item BAS to measure their level of acculturation. Finally, section four of the questionnaire contained the six demographic questions. Sections three and four, which specifically ask questions regarding language use, ethnicity, ethnic background, gender, length of residency in the United States, and level of education were asked last so as to avoid any confounding effect or influence on the subject's emotional response to the direct mail advertisement.

After completing the questionnaire, subjects returned to the researcher the questionnaire and treatment. The treatment was then stapled to the questionnaire and respondents were thanked for their time and given an Arby's coupon.

Pre-Experiment

Before recruiting subjects for this study, a pre-experiment was conducted to identify any problems that may have existed with the initial design of the experiment. A

convenience sample of 17 Hispanic Americans was recruited from the congregation of *The Church of the Resurrection*. Subjects were asked to review the direct mail treatments and complete the questionnaire as outlined in the previous section. After completing the questionnaire, the respondents were interviewed by the researcher with the aid of a bilingual assistant, to identify any problems that existed with the procedure, instructions, ad treatments, or questionnaire. Comments were recorded and modifications were made to the procedure.

Data Collection, Processing, and Analysis

Questionnaires contained 66 questions. Completed questionnaires were coded by the researcher and manually entered into a Microsoft Excel spreadsheet. Data from the Excel spreadsheet was then imported into SPSS for statistical analysis.

To compare mean scores for the dependent variable (emotional reaction to the ad) ANOVAs were calculated between the three groups (high, low and bicultural Hispanics) for the four direct mail advertising treatments. Analysis of variance is ideal for examining the simultaneous effect of several independent variables and to make comparisons among several groups (Buddenbaum & Novak, 2001). Results, implications and limitations of the study will be discussed in Chapters 4 and five respectively.

CHAPTER 4

Findings

This chapter describes in detail the findings of this study, which utilized experimental methodology to randomly assign direct mail advertising treatments for financial services to Hispanic consumers with the purpose of determining if significant relationships exist between the independent variables of language used, model ethnicity, acculturation level, and the respondents' emotional reaction to the ad. The advertising treatments were identical with the exception of language used and model ethnicity. The four variations of the direct mail advertisement included an English-language version featuring an Anglo model (English-Anglo), a second English version featuring a Hispanic model (English-Hispanic), a Spanish-language version with an Anglo model (Spanish-Anglo), and a final variation in Spanish featuring a Hispanic model (Spanish-Hispanic).

Three scales were used in this study. The Bidimensional Acculturation Scale for Hispanics (BAS) developed by Marin and Gamba (1996), was used to determine the respondents' level of acculturation. The BAS is a 24-item, Likert-type scale ranging from one to four – four indicating an affirmative response and one indicating a negative response. Two scales, the Emotional Quotient Scale and Reaction Profile (Wells, 1964), were used to measure the respondents' emotional response to the direct mail advertising treatment. The Emotional Quotient scale is a 12-item Likert-type scale with responses ranging from one to five – five indicating an affirmative response and one indicating a negative response. The Reaction Profile is a 24-item semantic differential scale ranging

from one to eight – eight indicating an affirmative response and one indicating a negative response.

Respondent Profile

Data were collected from 205 Hispanic adults from the congregations of three Catholic churches in the metropolitan area of Tulsa, Oklahoma, during April, May and June, 2005. Of the respondents to the survey, 58.3 percent were male and 41.7 percent were female. The sample was relatively young, with 66.5 percent falling into the 18-34 age range. Education level was fairly evenly distributed among the sample, with 29.5 percent reporting having had some high school, 25.9 percent indicated they were high school graduates, 24.9 percent reported having had some college, and 19.7 percent indicated they had earned at least a bachelor's degree.

As a key construct of acculturation, length of residency in the United States was also examined. Those living in the United States five years or less represented 47.5 percent of the sample. Those living in the United States six to fifteen years accounted for 27.5 percent of the sample, while those who have lived in the United States for 16 years or longer accounted for the remaining 25 percent.

Another key demographic identifier of acculturation is generation. First generation Hispanics, those born outside of the United States, represented 54.4 percent of the sample, while second generation Hispanics, those born in the United States but who had at least one parent born in a foreign country, represented another 22.3 percent of those surveyed.

Mexican-Americans were largely represented in sample, with 72 percent identifying themselves as being of Mexican decent. Cubans and Puerto Ricans represented 5.2 percent and 6.7 percent of the sample respectively. Of the 205 respondents to the survey, 91.7 percent chose to take the survey in Spanish and only 8.3 percent elected to take it in English.

Table 1: Sample demographics

| <i>Demographics</i> | <i>Frequency</i> | <i>Percent</i> | <i>Demographics</i> | <i>Frequency</i> | <i>Percent</i> |
|----------------------------|------------------|----------------|----------------------------|------------------|----------------|
| Gender | | | Length of Residency | | |
| Male | 116 | 58.3 | 0-5 Years | 95 | 47.5 |
| Female | 83 | 41.7 | 6-10 Years | 33 | 16.5 |
| Age Group | | | 10-15 Years | 22 | 11.0 |
| 18-24 | 85 | 42.5 | 16 Years or more | 25 | 12.5 |
| 25-34 | 47 | 23.5 | All my life | 25 | 12.5 |
| 35-49 | 41 | 20.5 | Generation | | |
| 50+ | 27 | 13.5 | 1 st Generation | 105 | 54.4 |
| Highest Level of Education | | | 2 nd Generation | 43 | 22.3 |
| Some High School | 57 | 29.5 | 3 rd Generation | 11 | 5.7 |
| High School graduate | 50 | 25.9 | 4 th Generation | 13 | 6.7 |
| Some College | 48 | 24.9 | 5 th Generation | 21 | 10.9 |
| College graduate or higher | 38 | 19.7 | Nationality | | |
| | | | Mexican | 139 | 72.0 |
| | | | Cuban | 10 | 5.2 |
| | | | Puerto Rican | 13 | 6.7 |
| | | | Other | 31 | 16.1 |

Measuring Acculturation. In order to examine the effects of acculturation on advertising preference, it was necessary to divide the sample into three separate acculturation groups (high, low, and bicultural) using the Bidimensional Acculturation Scale for Hispanics (BAS). The BAS provided an acculturation score ranging from one to four for Hispanic and non-Hispanic cultural domains – four indicating strong affinity for a particular domain, and one indicating weak affinity for a particular domain. Twelve of the questions in the BAS score along the Hispanic dimension, while the other twelve

score on the non-Hispanic dimension. Mean scores were derived from the responses for both dimensions. A score of 2.5 was used as a cut-off score to indicate a high or low affinity for each cultural domain. Those who scored 2.5 or higher in both domains were classified as bicultural. Of all respondents to the survey, 11 percent were highly acculturated (N=22), 28.5 percent fell into the lowly acculturated group (N=57), and 60.5 percent were identified as bicultural (N=121).

Table 2: BAS Scoring

| <i>BAS Acculturation Scale Items</i> | <i>Mean Scores</i> | | |
|--|----------------------|-----------------------|------------------------------|
| | <i>Low</i> (N=57) | <i>High</i> (N=22) | <i>Bicultural</i> (N=121) |
| Non-Hispanic Domain | | | |
| How often do you speak English? | 1.60 | 3.46 | 3.19 |
| How often do you speak English with your friends? | 1.66 | 3.58 | 3.15 |
| How often do you think in English? | 1.87 | 3.60 | 3.10 |
| How well do you speak English? | 1.72 | 3.76 | 3.15 |
| How well do you read in English? | 1.78 | 3.69 | 3.13 |
| How well do you understand TV programs in English? | 1.86 | 3.27 | 3.23 |
| How well do you understand radio programs in English? | 1.76 | 3.42 | 3.20 |
| How well do you write in English? | 1.57 | 3.62 | 3.02 |
| How well do you understand music in English? | 3.35 | 3.19 | 3.27 |
| How often do you watch television programs in English? | 1.71 | 3.52 | 3.14 |
| How often do you listen to radio programs in English? | 1.82 | 3.58 | 3.20 |
| How often do you listen to music in English? | 2.12 | 3.27 | 3.29 |
| Hispanic Domain | | | |
| How often do you speak Spanish with your friends? | 1.72 | 2.42 | 3.22 |
| How often do you think in Spanish? | 3.56 | 1.58 | 3.33 |
| How well do you speak Spanish? | 3.76 | 2.12 | 3.52 |
| How well do you read in Spanish? | 3.48 | 2.27 | 3.47 |
| How well do you understand TV programs in Spanish? | 3.48 | 1.88 | 3.58 |
| How well do you understand radio programs in Spanish? | 3.43 | 1.92 | 3.53 |
| How well do you write in Spanish? | 3.49 | 1.85 | 3.38 |
| How well do you understand music in Spanish? | 3.67 | 2.23 | 3.50 |
| How often do you watch television programs in Spanish? | 3.38 | 1.64 | 3.09 |
| How often do you listen to radio programs in Spanish? | 3.18 | 1.73 | 2.84 |
| How often do you listen to music in Spanish? | 3.37 | 1.77 | 2.99 |

Measuring Emotional Response. After assigning each respondent to an acculturation group, mean scores were derived from responses to the items on the

Emotional Quotient and Reaction Profile scales. Negatively phrased questions on the Emotional Quotient were reverse coded and a mean score was given indicating global emotional response. An overall mean score was derived for the Reaction Profile with a score of eight indicating a positive emotional reaction, while a score of one indicated a negative emotional reaction on the eight-point semantic differential scale. Mean scores for the three subscales of attractiveness, meaningfulness, and vitality were also calculated. ANOVAs were then performed by acculturation group to determine if significance existed between emotional responses to specific advertising treatments.

Table 3: Emotional Quotient Scale

| <i>Emotional Quotient Scale</i> | <i>Mean Scores</i> | | |
|---|----------------------|-----------------------|------------------------------|
| | <i>Low</i> (N=57) | <i>High</i> (N=22) | <i>Bicultural</i> (N=121) |
| This ad is appealing to me. | 2.96 | 3.05 | 2.94 |
| This is a comforting ad. | 3.05 | 2.60 | 2.80 |
| This ad makes me want to buy the brand it features. | 2.89 | 2.50 | 3.01 |
| This ad makes me feel good. | 2.95 | 2.90 | 2.76 |
| This is a wonderful ad. | 2.89 | 3.05 | 2.84 |
| This is a fascinating ad. | 2.66 | 2.50 | 2.77 |
| I would probably not read this ad if I received it in the mail. | 2.84 | 2.77 | 3.23 |
| This ad has little interest for me. | 2.84 | 2.74 | 3.10 |
| I dislike this ad. | 2.89 | 3.00 | 3.20 |
| This is the kind of ad you forget easily. | 2.76 | 2.45 | 3.01 |
| I'm tired of this kind of advertising. | 2.77 | 2.27 | 3.04 |
| This ad doesn't do anything for me. | 2.73 | 2.27 | 2.91 |

Table 4: Reaction Profile Scale

| <i>Reaction Profile Scale</i> | <i>Mean Scores</i> | | |
|---|----------------------|-----------------------|------------------------------|
| | <i>Low</i> (N=57) | <i>High</i> (N=22) | <i>Bicultural</i> (N=121) |
| Attractiveness Subscale | | | |
| Beautiful - Ugly | 4.42 | 5.00 | 4.56 |
| Pleasant - Unpleasant | 3.94 | 4.75 | 4.43 |
| Gentle — Harsh | 4.61 | 4.90 | 4.36 |
| Attractive - Unattractive | 4.58 | 5.15 | 4.47 |
| In good taste - In poor taste | 4.86 | 5.19 | 4.51 |
| Exciting - Unexciting | 4.02 | 3.90 | 4.54 |
| Interesting — Uninteresting | 4.52 | 4.05 | 4.73 |
| Worth looking at - Not worth looking at | 4.69 | 4.18 | 4.53 |
| Comforting - Frightening | 4.85 | 4.81 | 4.44 |
| Colorful - Colorless | 5.83 | 5.86 | 5.17 |
| Fascinating - Boring | 4.47 | 4.67 | 4.42 |
| Attractiveness Mean | 4.62 | 4.77 | 4.56 |
| Meaningfulness Subscale | | | |
| Meaningful — Meaningless | 4.64 | 3.95 | 4.50 |
| Convincing - Unconvincing | 4.19 | 3.59 | 4.50 |
| Important to me - Unimportant to me | 3.87 | 3.50 | 4.18 |
| Strong - Weak | 3.96 | 4.27 | 4.57 |
| Honest - Dishonest | 4.54 | 4.38 | 4.59 |
| Easy to remember - Hard to remember | 4.43 | 4.90 | 4.33 |
| Easy to understand — Hard to understand | 3.96 | 5.14 | 4.56 |
| Worth remembering — Not worth remembering | 4.08 | 3.77 | 4.33 |
| Simple - Complicated | 4.49 | 5.65 | 4.70 |
| Meaningfulness Mean | 4.24 | 4.35 | 4.47 |
| Vitality Subscale | | | |
| New - Ordinary | 4.40 | 3.62 | 4.44 |
| Fresh - Stale | 4.42 | 4.81 | 4.46 |
| Lively - Lifeless | 4.54 | 5.10 | 4.60 |
| Sharp - Washed out | 5.02 | 5.43 | 4.52 |
| Vitality Mean | 4.60 | 4.74 | 4.51 |

Testing the Hypotheses

Results revealed that there was significant differences in emotional reaction among the four direct mail ad treatments. For the sample as a whole, the Hispanics surveyed indicated a less positive emotional reaction to the Spanish-Anglo direct mail advertising treatment (mean = 2.67) versus the other treatments. A one-way ANOVA

revealed a significant statistical difference among the four direct mail advertising treatments on the Emotional Quotient scale ($F = 4.12$, $p = .007$).

H1: Hispanic Americans will have a more positive emotional reaction to direct mail advertising featuring Hispanic models.

A Tukey HSD post hoc analysis revealed only partial support for Hypothesis 1. Emotional response between the English-Hispanic treatment (mean = 3.07) and the Spanish-Anglo treatment was significant ($p = .011$). Further analysis showed statistically significant differences between the emotional response to the English-Anglo treatment (mean = 3.03) and Spanish-Anglo treatment ($p = .022$). No significant difference was evident between the Spanish-Anglo treatment and the Spanish-Hispanic treatment (mean = 2.88).

Table 5: Emotional Quotient mean scores for entire sample

| <i>Emotional Quotient Mean Scores: Entire Sample</i> | | | | |
|--|-----|------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 52 | 3.03 | .66 | .44 |
| English-Hispanic | 47 | 3.07 | .54 | .29 |
| Spanish-Anglo | 52 | 2.67 | .67 | .45 |
| Spanish-Hispanic | 54 | 2.88 | .62 | .38 |
| Total | 205 | 2.91 | .64 | .41 |

Table 6: Reaction Profile mean scores for entire sample

| <i>Reaction Profile Mean Scores: Entire Sample</i> | | | | |
|--|-----|------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 52 | 4.72 | 1.63 | 2.66 |
| English-Hispanic | 47 | 4.73 | 1.89 | 3.57 |
| Spanish-Anglo | 52 | 4.32 | 1.87 | 3.50 |
| Spanish-Hispanic | 54 | 4.47 | 1.84 | 3.39 |
| Total | 205 | 4.56 | 1.81 | 3.28 |

Table 7: One-way ANOVA: Emotional Quotient for total sample

| <i>One-way ANOVA: Emotional Quotient Total Sample</i> | | | | | |
|---|----------------|-----|-------------|------|------|
| Emotional Quotient | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | 4.85 | 3 | 1.62 | 4.12 | .007 |
| Within Sample | 78.76 | 201 | .39 | | |
| Total | 83.61 | 204 | | | |

H2: Hispanic Americans high in acculturation will have a more positive emotional reaction to direct mail advertising presented in English featuring Hispanic models.

Twenty-two highly acculturated Hispanics responded to the survey. Mean scores were calculated for each direct mail advertising treatment for both the Emotional Quotient and the Reaction Profile scales for the highly acculturated group. A one-way ANOVA revealed that a statistically significant difference existed on the Emotional Quotient scale among the different treatment ads for the highly acculturated group ($F = 4.40, p = .017$). Differences among groups for the Reaction Profile were not significant ($F = 2.71, p = .076$). A Tukey HSD post hoc analysis revealed that highly acculturated Hispanics had a more positive emotional response to the English-Hispanic treatment versus the Spanish-Anglo treatment ($p = .022$). No significant difference existed among the other ad versions; therefore, Hypothesis 2 was only partially supported by the data.

Table 8: Highly acculturated Group Demographics

| <i>Highly acculturated Demographics</i> | | | | | | | |
|---|-------|-----------|-------|-------------|-------|-----------------|-------|
| Age Group | | Education | | Residency | | Generation | |
| 18-24 | 11.5% | Some HS | 4.0% | 0-5 yrs | 18.5% | 1 st | 7.7% |
| 25-34 | 23.1% | HS | 32.0% | 6-10 yrs | 3.7% | 2 nd | 23.1% |
| 35-49 | 30.8% | Some Col | 24.0% | 11-15 yrs | 3.7% | 3 rd | 15.4% |
| 50+ | 34.6% | College | 40.0% | 16 + years | 14.8% | 4 th | 11.5% |
| | | | | Entire Life | 59.3% | 5 th | 42.3% |

Table 9: Highly acculturated Emotional Quotient mean scores

| <i>Emotional Quotient Mean Scores: Highly acculturated</i> | | | | |
|--|----|------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 2 | 3.27 | .00 | .00 |
| English-Hispanic | 8 | 3.12 | .63 | .40 |
| Spanish-Anglo | 4 | 1.90 | .43 | .18 |
| Spanish-Hispanic | 8 | 2.48 | .71 | .50 |
| Total | 22 | 2.68 | .75 | .56 |

Table 10: Highly acculturated Reaction Profile mean scores

| <i>Reaction Profile Mean Scores: Highly acculturated</i> | | | | |
|--|----|------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 2 | 4.73 | 1.76 | 3.10 |
| English-Hispanic | 8 | 5.45 | 1.85 | 3.42 |
| Spanish-Anglo | 4 | 3.52 | 1.95 | 3.80 |
| Spanish-Hispanic | 8 | 3.85 | 1.68 | 2.82 |
| Total | 22 | 4.45 | 1.79 | 3.15 |

Table 11: One-way ANOVA: Highly acculturated

| <i>On Way ANOVA: Highly acculturated</i> | | | | | |
|--|----------------|----|-------------|------|------|
| Emotional Quotient | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | 5.02 | 3 | 1.67 | 4.40 | .017 |
| Within Sample | 6.84 | 18 | .38 | | |
| Total | 11.86 | 21 | | | |
| Reaction Profile | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | 14.46 | 3 | 4.82 | 2.71 | .076 |
| Within Sample | 32.02 | 18 | 1.78 | | |
| Total | 46.49 | 21 | | | |

H3: Hispanic Americans low in acculturation will have a more positive emotional reaction to direct mail advertising presented in Spanish featuring Hispanic models.

Fifty-seven respondents were identified as low acculturated Hispanics by the BAS scale. The English-Anglo direct mail ad version was viewed by 15 respondents (EQ Mean = 2.98; RP Mean = 4.75), seven viewed the English-Hispanic version (EQ Mean =

3.04; RP Mean = 4.81), 22 saw the Spanish-Anglo treatment (EQ Mean = 2.67; RP Mean = 4.57), and 13 responded to the Spanish-Hispanic version (EQ Mean = 2.95; RP Mean = 4.33). A one-way ANOVA revealed, however, that these results were not significant for either the Emotional Quotient Scale ($F = .84, p = .472$), or the Reaction profile ($F = .16, p = .922$). Therefore, Hypothesis 3 was not supported by the data.

Table 12: Lowly acculturated Group Demographics

| <i>Lowly acculturated Demographics</i> | | | | | | | |
|--|-------|-----------|-------|-------------|-------|-----------------|-------|
| Age Group | | Education | | Residency | | Generation | |
| 18-24 | 37.3% | Some HS | 54.5% | 0-5 yrs | 71.2% | 1 st | 92.7% |
| 25-34 | 32.2% | HS | 18.2% | 6-10 yrs | 13.6% | 2 nd | 5.45% |
| 35-49 | 22.0% | Some Col | 20.0% | 11-15 yrs | 8.5% | 3 rd | 0.0% |
| 50+ | 8.5% | College | 7.3% | 16 + years | 6.7% | 4 th | 1.82% |
| | | | | Entire Life | 0.0% | 5 th | 0.0% |

Table 13: Lowly acculturated Emotional Quotient mean scores

| <i>Emotional Quotient Mean Scores: Lowly acculturated</i> | | | | |
|---|----|-------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 15 | 2.98 | .79 | .62 |
| English-Hispanic | 7 | 3.036 | .62 | .38 |
| Spanish-Anglo | 22 | 2.67 | .66 | .44 |
| Spanish-Hispanic | 15 | 2.95 | .78 | .61 |
| Total | 57 | 2.86 | .72 | .52 |

Table 14: Lowly acculturated Reaction Profile mean scores

| <i>Reaction Profile Mean Scores: Lowly acculturated</i> | | | | |
|---|----|------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 15 | 4.75 | 1.76 | 3.10 |
| English-Hispanic | 7 | 4.81 | 1.85 | 3.42 |
| Spanish-Anglo | 22 | 4.57 | 1.95 | 3.80 |
| Spanish-Hispanic | 15 | 4.33 | 1.68 | 2.82 |
| Total | 57 | 4.59 | 1.79 | 3.20 |

Table 15: One-way ANOVA: Lowly acculturated

| <i>On Way ANOVA: Lowly acculturated</i> | | | | | |
|---|----------------|----|-------------|------|------|
| Emotional Quotient | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | 1.32 | 3 | .44 | .85 | .47 |
| Within Sample | 27.47 | 53 | .52 | | |
| Total | 28.79 | 56 | | | |
| Reaction Profile | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | 1.62 | 3 | .54 | .161 | .922 |
| Within Sample | 177.75 | 53 | 3.35 | | |
| Total | 179.37 | 56 | | | |

H4: Bicultural Hispanic Americans will have a more positive emotional reaction to direct mail advertising presented in Spanish featuring Hispanic models.

The BAS identified 121 subjects as being bicultural – exhibiting proficiency in both the Hispanic and non-Hispanic domains. The English-Anglo direct mail ad version was viewed by 33 respondents (EQ Mean = 3.05; RP Mean = 4.74), 31 viewed the English-Hispanic version (EQ Mean = 3.07; RP Mean = 4.65), 25 saw the Spanish-Anglo treatment (EQ Mean = 2.77; RP Mean = 4.28), and 32 responded to the Spanish-Hispanic version (EQ Mean = 2.96; RP Mean = 4.68). A one-way ANOVA revealed, however, that these results were not significant for either the Emotional Quotient Scale ($F = 1.50$, $p = .217$), or the Reaction profile ($F = .35$, $p = .792$). Therefore, Hypothesis 4 was not supported by the data.

Table 16: Bicultural Group Demographics

| <i>Bicultural Demographics</i> | | | | | | | |
|--------------------------------|-------|-----------|-------|-------------|-------|-----------------|-------|
| Age Group | | Education | | Residency | | Generation | |
| 18-24 | 52.2% | Some HS | 23.0% | 0-5 yrs | 42.1% | 1 st | 46.4% |
| 25-34 | 19.1% | HS | 28.3% | 6-10 yrs | 21.1% | 2 nd | 30.4% |
| 35-49 | 17.4% | Some Col | 27.4% | 11-15 yrs | 14.0% | 3 rd | 6.3% |
| 50+ | 11.3% | College | 21.3% | 16 + years | 14.9% | 4 th | 8.0% |
| | | | | Entire Life | 7.9% | 5 th | 8.9% |

Table 17: Bicultural Emotional Quotient mean scores

| <i>Emotional Quotient Mean Scores: Bicultural</i> | | | | |
|---|-----|------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 33 | 3.05 | .64 | .41 |
| English-Hispanic | 31 | 3.07 | .52 | .27 |
| Spanish-Anglo | 25 | 2.77 | .64 | .41 |
| Spanish-Hispanic | 32 | 2.96 | .50 | .25 |
| Total | 121 | 2.97 | .58 | .34 |

Table 18: Bicultural Reaction Profile mean scores

| <i>Reaction Profile Mean Scores: Bicultural</i> | | | | |
|---|-----|------|-----------|----------|
| Ad Version | N | Mean | Std. Dev. | Variance |
| English-Anglo | 33 | 4.74 | 1.50 | 2.25 |
| English-Hispanic | 31 | 4.65 | 1.97 | 3.88 |
| Spanish-Anglo | 25 | 4.28 | 1.86 | 3.46 |
| Spanish-Hispanic | 32 | 4.68 | 2.04 | 4.16 |
| Total | 121 | 4.60 | 1.83 | 3.35 |

Table 19: One-way ANOVA: Bicultural

| <i>On Way ANOVA: Bicultural</i> | | | | | |
|---------------------------------|----------------|-----|-------------|------|------|
| Emotional Quotient | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | 1.50 | 3 | .50 | 1.50 | .217 |
| Within Sample | 38.91 | 117 | .33 | | |
| Total | 40.41 | 120 | | | |
| Reaction Profile | Sum of Squares | df | Mean Square | F | Sig. |
| Among Groups | 3.55 | 3 | 1.18 | .35 | .792 |
| Within Sample | 400.07 | 117 | 3.42 | | |
| Total | 403.62 | 120 | | | |

CHAPTER 5

Conclusion

Summary

Hispanic Americans represent an ever growing and influential consumer market within the United States. Their population is booming and the increased demand for products and services has made many U.S. marketers stop and pay attention. As consumers, Hispanic Americans wield \$630 billion dollars in purchasing power (Torres & Gelb, 2002). In an attempt to understand how to best reach this market in terms of marketing and sales, it is important to understand what motivates and drives Hispanic consumer purchase behavior. A review of the literature has defined many of the constructs of acculturation as determinants of purchase behavior among ethnic groups (Kara & Kara, 1996; Hirschman, 1981; Deshpande et al., 1986; Katz, 1992; Portes & MacLeod, 1996). Therefore, understanding the role acculturation plays in driving consumer behavior could provide marketers insight as to how to best reach and motivate the market through advertising and other marketing channels.

The present study employed experimental methodology to determine if certain constructs of acculturation – ethnic affiliation (represented as model ethnicity) and language (Spanish or English) – play a role in conjunction with the individual's level of acculturation to evoke either a positive or negative emotional reaction to direct mail advertising. A convenience sample of 205 Hispanic Americans drawn from three Catholic churches in Tulsa, Oklahoma during April, May and June, 2005, was shown one

of four variations of a direct mail advertisement – two versions in English and two versions in Spanish. Each language version had two variations featuring either a Hispanic model or an Anglo model. All other design elements were identical between ads. Data were collected using three scales to measure the subjects' emotional response to the stimulus and to measure their level of acculturation, scored as either low, high or bicultural.

Discussion

In general, this study revealed few differences in the emotional responses among acculturation groups for the various advertising treatments. Statistical analysis showed that the sample as a whole tended to dislike the Spanish-Anglo direct mail ad version. Even though accommodation theory suggests that addressing Hispanics in their native language will result in a positive response (Giles et. al., 1973; Koslow et. al., 1994), the literature also admonishes marketers to refrain from marketing to Hispanics by simply translating into Spanish existing advertising designed for mainstream consumers (Livingston, 1992; Hernandez, 1997; Arjona et al., 1998). It is possible that the dislike of this particular ad is due to the lack of any cultural cues besides language. Rodriguez et al. (1995) and Arjona et al. (1998) suggest that marketing communications designed to reach Hispanic audiences should validate and be consistent with Hispanic culture and values. These results would seem to indicate that the Spanish-Anglo ad version is not consistent with traditional Hispanic values.

Hypothesis 1 predicted that Hispanic audiences would generally prefer advertising with Hispanic models versus advertising with Anglo models. This was

partially supported in that the sample as a whole rejected the Spanish-Anglo direct mail ad version; however, no significant difference was found between either the English-Anglo, English-Hispanic, or Spanish-Hispanic versions, which suggests that other factors, such as language, could also play a role in advertising preferences.

Hypothesis 2 stated that highly acculturated Hispanics would have a more positive emotional response to advertisements presented in English and featuring a Hispanic model. This hypothesis was partially supported in that significance was found in their preference for the ad in English, but no significance was found for either the Anglo or Hispanic model. This result is consistent with results encountered by Ueltschy and Krampf (1997). Distinctiveness theory would indicate that in an environment where Hispanics are a minority (only 5% of the population of Tulsa, Oklahoma), their ethnicity would be a salient factor and therefore, Hispanic models should have been preferred (McGuire, 1981). Closer examination of the data reveals that a majority of the highly acculturated group have lived in the United States all of their lives and are fifth generation Hispanics. The findings then support Webster's findings (1992), which found that highly acculturated Hispanics were very close in terms of consumer preferences and behavior to mainstream Anglo consumers.

Hypothesis 3, which predicted that lowly acculturated Hispanics would have a more positive emotional reaction to advertising presented in Spanish featuring a Hispanic model, was not supported. Again, distinctiveness theory would indicate that a strong preference for Hispanic models should exist in this instance. Ueltschy and Krampf (1997) found that lowly acculturated Hispanics preferred print advertisement in Spanish featuring Anglo models. Research suggests that this failure to identify with Hispanic

models may be due to a willingness on the part of the respondent to reject their culture in order to assimilate into the U.S. culture (Leo, 1993; Penaloza, 1994). Maso-Fleischman (1996) also suggests that lowly acculturated Hispanics may feel pressure to give an “expected” response if they feel uncomfortable in the interview situation. In the case of the present study, another explanation could be that most of the data were collected by Hispanic assistants at a Catholic church with a predominantly Hispanic congregation. Given the conditions in which the data were collected, a predominantly Hispanic environment, it is likely that ethnicity was not a salient variable. McGuire (1981) suggests that ethnic salience is situational. As respondents move in and out of social situations ethnicity can move from salience to irrelevance.

The failure of lowly acculturated Hispanics to identify with the Spanish language versions of the advertisements would seem to contradict accommodation theory. An examination of the data shows that a majority of the lowly acculturated respondents found the advertisements “hard to understand” – more so than the highly acculturated or bicultural groups. Furthermore, a majority of the lowly acculturated group indicated “some high school” as their highest level of education achieved. It is possible that the relevance of the product, a cash rewards type Visa® credit card, could account for the lowly acculturated group’s failure to identify with the ad. This is supported in the literature by Smith, Smith, Xue, and Yang, (2003), who found that the effectiveness of direct mail depends on the relevance of the advertised product to the target audience. This notion is also supported by Guernica and Kasperuk(1982), who indicate that lowly acculturated Hispanics do not identify well with print media, rely more heavily on broadcast media, are less educated and occupy lower socioeconomic strata.

Hypothesis 4, which predicted that bicultural Hispanics would have a more positive emotional reaction to direct mail ads presented in Spanish featuring Hispanic models, was also unsupported by this study. This result is consistent with Minor (1992), who found that no differences exist between Hispanics and non-Hispanics in their consumer behavior. Another explanation as to why ethnicity was not a salient factor in the ad could be the environment in which the data was collected – a Catholic church with a predominantly Hispanic congregation.

There is a great deal of research that indicates that advertising to low or bicultural Hispanics in Spanish is extremely important (Dolinsky & Feinberg, 1986; Lester, 2004). Koslow et al. (1994) found that Hispanics have a greater preference for advertising in Spanish and this affinity should translate into a more positive feeling about the ad. In Ueltschy and Krampf's study (1997), they found bicultural Hispanics preferred English copy and Anglo models over Spanish copy and Hispanic models.

Demographic data from this study show that a large majority of the bicultural group is under the age of 35. This group is also fairly well educated, with more than 47% having at least some college. Interestingly, a majority of the bicultural group indicated they were first generation Hispanics and had been in the U.S. for five years or less. Katz (1992) notes that younger generations tend to acculturate more quickly, as this evidence seems to suggest. Arjona et al. (1998) suggest that marketing to Hispanics should validate their aspirations to become a part of mainstream American society, which could explain why the bicultural group seemed to favor the English-language ad versions over the Spanish-language ads. This failure to identify with the Spanish-language ads also lends some support to the notion that a desire may exist among this group to reject their

ethnic heritage in order to become fully assimilated into U.S. culture (Leo, 1993; Penaloza, 1994; Ueltschy & Krampf, 1997).

Implications

While results of this study cannot be generalized to the entire U.S. Hispanic population, the results would seem to indicate to those in the marketing and advertising industries that acculturation can be a helpful tool in segmenting markets and in designing communications to reach those markets. As the evidence seems to suggest, bicultural and highly acculturated Hispanics can be effectively reached with advertising designed for the mainstream Anglo consumer without the need to be culturally specific. However, if advertising is to be presented in Spanish, the ad should contain other culturally relevant cues.

The results of this study showed no significant differences among lowly acculturated Hispanics in preference for any particular direct mail ad design or treatment; however, confounding variables, such as product relevance, could greatly affect outcomes, choice of media and message content. Therefore, marketers should be mindful when targeting lowly acculturated Hispanics to focus on products and advertising channels that are consistent in terms of value and experience with mainstream Hispanic culture (Arjona et al., 1998).

Limitations

Several limitations should be considered when analyzing the results of this study, including population, sample size, product type, and the experimental conditions in which respondents were exposed to the stimulus.

Population. Due to the convenience sampling method utilized for this study, the results cannot be generalized to the Hispanic population as whole. While the results are somewhat supported by the literature, findings should be restricted to describing the Hispanic population drawn from the three Catholic churches in Tulsa, Oklahoma.

Sample Size. The relatively small sample size used for this study is another limitation to consider. The highly acculturated sample (N=22) is not a large enough sample to provide sufficiently reliable results. Likewise, the low acculturated sample (N=57) is a small enough sample to bring into question the findings of the statistical analysis.

Product Type. Results of this study cannot be generalized to all product types or categories marketing to Hispanic consumers. The results of this study should be restricted to describing the emotional responses to direct mail advertising for credit cards only.

Experimental Conditions. Another limitation to this study is manner in which respondents viewed the stimulus. The purpose was to examine effectiveness of direct mail advertising, however, the stimulus was presented in an artificial environment. Respondents were asked to review the direct mail advertisement in an environment and under conditions which they normally would not receive or read direct mail advertising.

If the respondents were to receive the same advertisements in their mailbox, it is unclear as to whether or not results would be similar.

Future Research

Direct mail. As this study is primarily concerned with the effectiveness of direct mail advertising to Hispanic consumers, future research should investigate the possibility of conducting a field experiment using actual mail sent to Hispanic households. This research would have the benefit of presenting the stimulus in a “real” environment and could utilize response rate as a measure of effectiveness.

Product type. Additional research is also necessary to investigate the effectiveness of direct mail advertising for different product types and categories. Research has shown that different acculturation levels place different levels of importance on product attributes (Faber et al., 1987), and use different media to seek information for different product types (Kara & Kara, 1996).

Geography and subcultures. As this study looks primarily at Mexican-Americans in Tulsa, Oklahoma, additional research needs to be conducted in other areas of the country to examine the responses of other Hispanic groups – Puerto Ricans or Cubans, for example. Expanding the study to other groups and locations could give a clearer picture of how direct mail is viewed regionally and by different Hispanic subcultures.

Online direct marketing. Given the growth of the Internet and of online marketing, future research should adapt this study to examine the effectiveness of online direct marketing to Hispanics. In this scenario, data could be collected online and

automatically formatted for data analysis, thus eliminating the limitation of manual data entry and the expense of printing surveys and ad treatments.

Conclusion

As the U.S. Hispanic population continues to grow, it has become increasingly obvious to marketers across the country that Hispanics represent a huge opportunity for profitability. This study has examined the relatively overlooked area of direct mail advertising targeted to Hispanic consumers and the role acculturation level, language used and model ethnicity play in influencing Hispanics' emotional response to a credit card advertisement.

The findings of this study indicate that highly acculturated and bicultural Hispanic Americans can be reached with marketing designed for mainstream Anglo consumers – that is, English-language ads with either Anglo or Hispanics models. These results are supported by research found in the literature and have managerial implications for marketers seeking to reach these market segments.

Results also suggest that if Spanish is used in marketing communications, marketers should consider the inclusion of other relevant cultural cues. No significant differences were found in the emotional response for lowly acculturated Hispanics in this study; however, it is suggested that product relevance is at least partially responsible for their indifference and a more utilitarian product offering might yield different results.

This study focused largely on Mexican-Americans in Tulsa, Oklahoma, and suggestions for future research include targeting other Hispanic subcultures in other geographic regions around the country. Other suggestions for future research include

studying variations of product type and class, creating an online marketing version of the study, and designing the study to incorporate actual direct mail, using response rates as a partial gauge of effectiveness.

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APPENDIX A

Instruments



Graduate Student Research Study
 Financial Services Marketing to Hispanics
 Mass Communications / Media Management Program
 Primary Researcher: Kenneth W. Graham - (918) 607-4028

| | |
|---|---|
| 1 | 2 |
|---|---|

DO NOT WRITE ON THE ADVERTISEMENT OR PROVIDE ANY OTHER INFORMATION THAN WHAT IS ASKED ON THE QUESTIONNAIRE.


SECTION 1 INSTRUCTIONS: For each statement, darken the circle below the response that best applies to how you feel about the ad. **MARK ONLY ONE RESPONSE PER ITEM.**

Example: I really enjoyed this ad.

| | | | | |
|-----------------------|----------------------------------|-----------------------|-----------------------|-----------------------|
| DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| | | | | | | |
|-----|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| 1. | This ad is very appealing to me. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. | I would probably not read this ad if I received it in the mail. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. | This is a comforting ad. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. | This ad makes me want to buy the brand it features. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 5. | This ad has little interest for me. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 6. | I dislike this ad. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 7. | This ad makes me feel good. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 8. | This is a wonderful ad. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 9. | This is the kind of ad you forget easily. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 10. | This is a fascinating ad. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 11. | I'm tired of this kind of advertising. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 12. | This ad doesn't do anything for me. | DISAGREE | SOMEWHAT DISAGREE | NEUTRAL | SOMEWHAT AGREE | AGREE |
| | | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Figure A1: Emotional Quotient Scale – English version



Estudio de investigación por un estudiante avanzado

Servicios financieros de marketing a hispanos
Comunicaciones masivas/Programa de administración de medios
Investigador primario: Kenneth W. Graham- (918) 607-4028

1

2

NO ESCRIBA EN EL ANUNCIO NI PROPORCIONE CUALQUIER OTRA INFORMACION QUE NO SEA LO QUE SE PREGUNTA EN EL CUESTIONARIO

SECCION 1 Instrucciones: Para cada frase oscurezca el círculo debajo de la respuesta que aplica mejor a cómo se siente usted acerca del anuncio. **MARQUE SOLAMENTE UNA RESPUESTA POR ARTÍCULO.**

Ejemplo: Me gustó mucho el anuncio.

| | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input checked="" type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
|---|--|---|----------------------------------|---|---|
| 1. Este anuncio es muy atractivo para mí. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 2. Yo probablemente no leería este anuncio si yo lo recibía en el correo. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 3. Este anuncio es reconfortante. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 4. Este anuncio me hace querer comprar la marca que representa. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 5. Este anuncio es de poco interés para mí. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 6. Este anuncio no me gusta. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 7. Este anuncio me hace sentirme bien. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 8. Este es un anuncio maravilloso. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 9. Este es el tipo de anuncio que usted olvida fácilmente. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 10. Este es un anuncio fascinante. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 11. Yo me soy cansado de esta clase de la publicidad. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |
| 12. Este anuncio no hace nada para mí. | NO ESTOY DE ACUERDO <input type="radio"/> | NO ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | NEUTRAL <input type="radio"/> | ESTOY DE ACUERDO MÁS O MENOS <input type="radio"/> | ESTOY DE ACUERDO <input type="radio"/> |

Figure A2: Emotional Quotient Scale – Spanish version

SECTION 2 INSTRUCTIONS: For the following 23 items, darken the circle between the words or phrases that best shows how you feel about the ad. **MARK ONLY ONE CIRCLE PER ITEM.**

Example: You evaluate the ad to be more GOOD than BAD
 BAD ○ ○ ○ ○ ○ ● ○ ○ GOOD

| | | | | | | | | | | |
|-----|--------------------|---|---|---|---|---|---|---|---|-----------------------|
| 1. | BEAUTIFUL | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | UGLY |
| 2. | PLEASANT | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | UNPLEASANT |
| 3. | GENTLE | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | HARSH |
| 4. | ATTRACTIVE | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | UNATTRACTIVE |
| 5. | IN GOOD TASTE | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | IN POOR TASTE |
| 6. | EXCITING | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | UNEXCITING |
| 7. | INTERESTING | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | UNINTERESTING |
| 8. | WORTH LOOKING AT | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | NOT WORTH LOOKING AT |
| 9. | COMFORTING | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | FRIGHTENING |
| 10. | COLORFUL | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | COLORLESS |
| 11. | FASCINATING | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | BORING |
| 12. | MEANINGFUL | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | MEANINGLESS |
| 13. | CONVINCING | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | UNCONVINCING |
| 14. | IMPORTANT TO ME | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | UNIMPORTANT TO ME |
| 15. | STRONG | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | WEAK |
| 16. | HONEST | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | DISHONEST |
| 17. | EASY TO REMEMBER | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | HARD TO REMEMBER |
| 18. | EASY TO UNDERSTAND | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | HARD TO UNDERSTAND |
| 19. | WORTH REMEMBERING | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | NOT WORTH REMEMBERING |
| 20. | SIMPLE | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | COMPLICATED |
| 21. | NEW | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ORDINARY |
| 22. | FRESH | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | STALE |
| 23. | LIVELY | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | LIFELESS |
| 24. | SHARP | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | WASHED OUT |

Figure A3: Reaction Profile Semantic Differential Scale – English version

SECCION 2 Instrucciones: Para los siguientes 23 artículos, oscurezca el círculo entre las palabras o frases que indican mejor cómo se siente usted acerca del anuncio. **MARQUE SOLAMENTE UNA RESPUESTA POR ARTÍCULO.**

El ejemplo: Usted evalúa el anuncio de ser más BUENO que MALO

MALO BUENO

| | | | | | | | | | | |
|-----|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------|
| 1. | HERMOSO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | FEO |
| 2. | PLACENTERO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | NO PLACENTERO |
| 3. | APACIBLE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | DURO |
| 4. | ATRACTIVO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | POCO ATRACTIVO |
| 5. | DE BUEN GUSTO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | DE MAL GUSTO |
| 6. | EMOCIONANTE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | POCO EMOCIONANTE |
| 7. | INTERESANTE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | NO INTERESANTE |
| 8. | CON VALOR DE MIRAR | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | SIN VALOR DE MIRAR |
| 9. | RECONFORTANTE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | ESPANTOSO |
| 10. | LLENO DE COLOR | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | SIN COLOR |
| 11. | FASCINANTE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | ABURRIDO |
| 12. | SIGNIFICANTE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | SIN SENTIDO |
| 13. | CONVINCENTE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | POCO CONVINCENTE |
| 14. | IMPORTANTE A MÍ | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | POCO IMPORTANTE A MÍ |
| 15. | FUERTE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | DÉBIL |
| 16. | HONESTO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | DESHONESTO |
| 17. | FÁCIL DE RECORDAR | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | DURO DE RECORDAR |
| 18. | FÁCIL PARA ENTENDER | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | DURO PARA ENTENDER |
| 19. | HAY VALOR EN RECORDAR | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | NO HAY VALOR EN RECORDAR |
| 20. | FÁCIL | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | COMPLICADO |
| 21. | NUEVO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | ORDINARIO |
| 22. | FRESCO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | CADUCADO |
| 23. | ANIMADO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | SIN VIDA |
| 24. | NÍTIDO | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | FALTA DE BRILLO |

Figure A4: Reaction Profile Semantic Differential Scale – Spanish version

SECTION 3 INSTRUCTIONS: For the following 24 questions, darken the circle below the response that best applies to you. MARK ONLY ONE RESPONSE PER ITEM.

Example: How often do you speak Spanish?

| | ALMOST ALWAYS <input type="radio"/> | OFTEN <input checked="" type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
|---|--|---|------------------------------------|---------------------------------------|
| 1. How well do you understand television programs in English? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 2. How well do you write in Spanish? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 3. How often do you speak English? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 4. How well do you write in English? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 5. How often do you listen to radio programs in Spanish? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 6. How well do you understand television programs in Spanish? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 7. How well do you read in English? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 8. How often do you listen to music in English? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 9. How often do you think in English? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 10. How well do you understand music in Spanish? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 11. How well do you speak Spanish? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 12. How often do you watch television programs in Spanish? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 13. How often do you listen to music in Spanish? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 14. How well do you understand radio programs in English? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 15. How well do you understand radio programs in Spanish? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |

Figure A5.1: Bidimensional Acculturation Scale (BAS) – English version

| | | | | |
|--|--|--------------------------------|------------------------------------|---------------------------------------|
| 16. How often do you speak English with your friends? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 17. How often do you listen to radio programs in English? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 18. How often do you speak Spanish? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 19. How often do you watch television programs in English? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 20. How often do you think in Spanish? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 21. How well do you speak English? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 22. How well do you read in Spanish? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |
| 23. How often do you speak Spanish with your friends? | ALMOST ALWAYS <input type="radio"/> | OFTEN <input type="radio"/> | SOMETIMES <input type="radio"/> | ALMOST NEVER <input type="radio"/> |
| 24. How well do you understand music in English? | VERY WELL <input type="radio"/> | WELL <input type="radio"/> | POORLY <input type="radio"/> | VERY POORLY <input type="radio"/> |

SECTION 4 INSTRUCTIONS: For the following 6 questions, darken the circle for the response that best applies to you. MARK ONLY ONE RESPONSE PER ITEM.

| | |
|--|---|
| 1. What is your gender? <input type="radio"/> MALE <input type="radio"/> FEMALE | 5. The generation that best applies to you. <input type="radio"/> 1ST GENERATION You were born in Mexico or another country. <input type="radio"/> 2ND GENERATION You were born in the USA but either parent was born in Mexico or another country. <input type="radio"/> 3RD GENERATION You and your parents were born in the USA and all your grandparents were born in Mexico or another country. <input type="radio"/> 4TH GENERATION You and your parents were born in the USA and at least one grandparent was born in Mexico or another country with the remainder born in the USA. <input type="radio"/> 5TH GENERATION You, your parents and all your grandparents were born in USA. |
| 2. What is your age group? <input type="radio"/> 18-24 YEARS <input type="radio"/> 25-34 YEARS <input type="radio"/> 35-49 YEARS <input type="radio"/> 50 OR OVER | 6. Your nationality <input type="radio"/> MEXICAN <input type="radio"/> CUBAN <input type="radio"/> PUERTO RICAN <input type="radio"/> OTHER _____ |
| 3. What is the highest level of education completed? <input type="radio"/> SOME HIGH SCHOOL <input type="radio"/> HIGH SCHOOL <input type="radio"/> SOME COLLEGE <input type="radio"/> COLLEGE OR HIGHER | |
| 4. How long have you lived in the United States? <input type="radio"/> 0-5 YEARS <input type="radio"/> 6-10 YEARS <input type="radio"/> 11-15 YEARS <input type="radio"/> 16 YEARS OR MORE <input type="radio"/> ALLMY LIFE | |

Thank you for your participation.
Please return your questionnaire and advertisement to receive your coupon.

Figure A5.2: BAS and demographic questions – English version

SECCION 3 Instrucciones: Para las siguientes 24 preguntas, oscurezca el círculo debajo de la respuesta que aplica mejor a usted. **MARQUE SOLAMENTE UNA RESPUESTA POR ARTICULO.**

El ejemplo: ¿Con qué frecuencia habla usted español?

| | | | | |
|--|-----------------------|----------------------------------|-----------------------|-----------------------|
| | CASI SIEMPRE | FRECUENTEMENTE | ALGUNAS VECES | CASI NUNCA |
| | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| | | | | |
|-----|--|-----------------------|-----------------------|-----------------------|
| 1. | ¿Qué tan bien entiende usted los programas de televisión en inglés? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. | ¿Qué tan bien escribe usted en español? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. | ¿Con qué frecuencia habla usted inglés? | | | |
| | CASI SIEMPRE | FRECUENTEMENTE | ALGUNAS VECES | CASI NUNCA |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. | ¿Qué tan bien escribe usted en inglés? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 5. | ¿Con qué frecuencia escucha usted programas de radio en español? | | | |
| | CASI SIEMPRE | FRECUENTEMENTE | ALGUNAS VECES | CASI NUNCA |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 6. | ¿Qué tan bien entiende usted los programas de televisión en español? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 7. | ¿Qué tan bien lee usted en inglés? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 8. | ¿Con qué frecuencia escucha usted música en inglés? | | | |
| | CASI SIEMPRE | FRECUENTEMENTE | ALGUNAS VECES | CASI NUNCA |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 9. | ¿Con qué frecuencia piensa usted en inglés? | | | |
| | CASI SIEMPRE | FRECUENTEMENTE | ALGUNAS VECES | CASI NUNCA |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 10. | ¿Qué tan bien entiende usted música en español? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 11. | ¿Qué tan bien habla usted español? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 12. | ¿Con qué frecuencia ve usted programas de televisión en español? | | | |
| | CASI SIEMPRE | FRECUENTEMENTE | ALGUNAS VECES | CASI NUNCA |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 13. | ¿Con qué frecuencia escucha usted música en español? | | | |
| | CASI SIEMPRE | FRECUENTEMENTE | ALGUNAS VECES | CASI NUNCA |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 14. | ¿Qué tan bien entiende usted los programas de radio en inglés? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 15. | ¿Qué tan bien entiende usted los programas de radio en español? | | | |
| | MUY BIEN | BIEN | NO MUY BIEN | MUY MAL |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Figure A6.1: Bidimensional Acculturation Scale (BAS) – Spanish version

| | | | | |
|-----|--|---|--|-------------------------------------|
| 16. | ¿Con qué frecuencia habla usted en inglés con sus amigos? CASI SIEMPRE <input type="radio"/> | FRECUENTEMENTE <input type="radio"/> | ALGUNAS VECES <input type="radio"/> | CASI NUNCA <input type="radio"/> |
| 17. | ¿Con qué frecuencia escucha usted programas de radio en inglés? CASI SIEMPRE <input type="radio"/> | FRECUENTEMENTE <input type="radio"/> | ALGUNAS VECES <input type="radio"/> | CASI NUNCA <input type="radio"/> |
| 18. | ¿Con qué frecuencia habla usted español? CASI SIEMPRE <input type="radio"/> | FRECUENTEMENTE <input type="radio"/> | ALGUNAS VECES <input type="radio"/> | CASI NUNCA <input type="radio"/> |
| 19. | ¿Con qué frecuencia ve usted programas de televisión en inglés? CASI SIEMPRE <input type="radio"/> | FRECUENTEMENTE <input type="radio"/> | ALGUNAS VECES <input type="radio"/> | CASI NUNCA <input type="radio"/> |
| 20. | ¿Con qué frecuencia piensa usted en español? CASI SIEMPRE <input type="radio"/> | FRECUENTEMENTE <input type="radio"/> | ALGUNAS VECES <input type="radio"/> | CASI NUNCA <input type="radio"/> |
| 21. | ¿Qué tan bien habla usted inglés? MUY BIEN <input type="radio"/> | BIEN <input type="radio"/> | NO MUY BIEN <input type="radio"/> | MUY MAL <input type="radio"/> |
| 22. | ¿Qué tan bien lee usted en español? MUY BIEN <input type="radio"/> | BIEN <input type="radio"/> | NO MUY BIEN <input type="radio"/> | MUY MAL <input type="radio"/> |
| 23. | ¿Qué tan bien entiende usted música en inglés? MUY BIEN <input type="radio"/> | BIEN <input type="radio"/> | NO MUY BIEN <input type="radio"/> | MUY MAL <input type="radio"/> |
| 24. | ¿Con qué frecuencia habla usted en español con sus amigos? CASI SIEMPRE <input type="radio"/> | FRECUENTEMENTE <input type="radio"/> | ALGUNAS VECES <input type="radio"/> | CASI NUNCA <input type="radio"/> |

SECCION 4 INSTRUCCIONES: Para las siguientes seis preguntas, oscurezca el círculo debajo de la respuesta que aplica mejor a usted. **MARQUE SOLAMENTE UNA RESPUESTA POR ARTÍCULO.**

| | |
|---|--|
| 1. ¿Cual es su género? <input type="radio"/> HOMBRE <input type="radio"/> MUJER | 5. La generación que aplica mejor a usted. <input type="radio"/> PRIMERA GENERACIÓN Usted nació en México u otro país. <input type="radio"/> SEGUNDA GENERACIÓN Usted nació en EEUU (Estados Unidos); pero uno de sus padres nació en México u otro país. <input type="radio"/> TERCERA GENERACIÓN Usted y sus padres nacieron en EEUU (Estados Unidos) y todos sus abuelos nacieron en México u otro país. <input type="radio"/> CUARTA GENERACIÓN Usted y sus padres nacieron en EEUU (Estados Unidos) y por lo menos un abuelo(a) nació en México u otro país con el resto nacido en EEUU. <input type="radio"/> QUINTA GENERACIÓN Usted, sus padres y todos sus abuelos nacieron en EEUU (Estados Unidos). |
| 2. ¿Cual es su grupo de edad? <input type="radio"/> 18-24 AÑOS <input type="radio"/> 25-34 AÑOS <input type="radio"/> 35-49 AÑOS <input type="radio"/> 50 O MAS | 6. Su nacionalidad es <input type="radio"/> MEXICANO <input type="radio"/> CUBANO <input type="radio"/> PORTORRIQUEÑO <input type="radio"/> OTRO _____ |
| 3. ¿Cual es el nivel más alto de educación que usted completó? <input type="radio"/> ALGUNOS AÑOS DE PREPARATORIA <input type="radio"/> GRADUADO DE PREPARATORIA <input type="radio"/> ALGUNOS AÑOS DE COLEGIO <input type="radio"/> GRADUADO DE COLEGIO O MÁS ALTO | |
| 4. ¿Por cuanto tiempo ha vivido usted en los Estados Unidos? <input type="radio"/> 0-5 AÑOS <input type="radio"/> 6-10 AÑOS <input type="radio"/> 11-15 AÑOS <input type="radio"/> 16 AÑOS O MAS <input type="radio"/> TODA MI VIDA | |

Gracias por su participación.
Regrese por favor su cuestionario y el anuncio para recibir su cupón.

Figure A6.2: BAS and demographic questions – Spanish version

APPENDIX B

Advertising Treatments

Get Your
CashRewards™



Apply for your BOK CashRewards™ Visa® today. There are no points to earn, no miles to keep track of, and no gimmicks – just cash back with every purchase!

Apply now and start enjoying cash rewards **AND** no annual fee!

Member FDIC • Equal Opportunity Lender

With CashRewards™ Visa®, you get:

- ✓ Up to 2% cash back on purchases when your monthly balance is more than \$500
- ✓ Up to 1% cash back on purchases when your monthly balance is less than \$500
- ✓ Plus, a 0% introductory APR* on balance transfers

Build Cash With Every Purchase!
Earn up to **2%** cash back on purchases with the BOK CashRewards™ Visa®

Earn up to **2%** cash back with every purchase!

Introducing the BOK
CashRewards™ Visa®




BANK OF OKLAHOMA

P.O. Box 2300
Tulsa, OK 74102-2300

PRSRIT STD
U.S. POSTAGE
PAID
BANK OF OKLAHOMA

"Rewards for just being me."

Introducing the BOK
CashRewards™ Visa®




"CashRewards™ means that I earn cash back on the purchases I make every day."

Figure B1: English-language direct mail advertisement with Anglo model

Get Your
CashRewards™



Apply for your BOK CashRewards™ Visa® today. There are no points to earn, no miles to keep track of, and no gimmicks – just cash back with every purchase!

Apply now and start enjoying cash rewards **AND** no annual fee!

Member FDIC • Equal Opportunity Lender

With CashRewards™ Visa®, you get:

- ✓ Up to 2% cash back on purchases when your monthly balance is more than \$500
- ✓ Up to 1% cash back on purchases when your monthly balance is less than \$500
- ✓ Plus, a 0% introductory APR* on balance transfers

Build Cash With Every Purchase!
 Earn up to **2%** cash back on purchases with the BOK CashRewards™ Visa®

Earn up to **2%** cash back with every purchase!

Introducing the BOK
CashRewards™
 Visa®



"Rewards for just being me."

BANK OF OKLAHOMA
 P.O. Box 2300
 Tulsa, OK 74102-2300

PRSR1 STD
 U.S. POSTAGE
 PAID
 BANK OF
 OKLAHOMA

Introducing the BOK
CashRewards™
 Visa®



"CashRewards™ means that I earn cash back on the purchases I make every day."

Figure B2: English-language direct mail advertisement with Hispanic model

Obtenga su
CashRewards™



Aplique para su BOK CashRewards™ Visa® hoy. ¡No tiene que ganar puntos o estar al pendiente de sus millas, no hay trucos, solo dinero efectivo con cada compra!

¡Aplique ahora y empiece a recibir las recompensas del dinero efectivo sin ningún honorario anual!

Miembro FDIC • Pienámala con oportunidad de igualdad

Con CashRewards™ Visa®, usted obtiene:

- ✓ Hasta 2% de dinero efectivo de regreso en compras cuando su balance mensual es más de \$500
- ✓ Hasta 1% de dinero efectivo de regreso en compras cuando su balance mensual es menos de \$500
- ✓ Además, 0% de APR* de introducción en transferencias de balance

¡Acumule dinero efectivo con cada compra!
Reciba hasta 2% de dinero efectivo de regreso en compras con el BOK CashRewards™ Visa®

¡Gane hasta 2% de dinero efectivo de regreso con cada compra!

Introduciendo BOK
CashRewards™ Visa®



BANK OF OKLAHOMA
P.O. Box 2300
Tulsa, OK 74102-2300

PRSR1 STD
U.S. POSTAGE
PAID
BANK OF
OKLAHOMA

"Ganancias porque soy yo."

Introducir el BOK
CashRewards™ Visa®



"CashRewards™ significa que gano dinero efectivo de regreso en las compras que hago cada día"

Figure B3: Spanish-language direct mail advertisement with Anglo model

Obtenga su **CashRewards™**



Aplique para su BOK CashRewards™ Visa® hoy. ¡No tiene que ganar puntos o estar al pendiente de sus millas, no hay trucos, solo dinero efectivo con cada compra!

¡Aplique ahora y empiece a recibir las recompensas del dinero efectivo sin ningún honorario anual!

Miembro FDIC • Pienámala con oportunidad de igualdad

Con CashRewards™ Visa®, usted obtiene:

- ✓ Hasta 2% de dinero efectivo de regreso en compras cuando su balance mensual es más de \$500
- ✓ Hasta 1% de dinero efectivo de regreso en compras cuando su balance mensual es menos de \$500
- ✓ Además, 0% de APR* de introducción en transferencias de balance

¡Acumule dinero efectivo con cada compra!
Reciba hasta 2% de dinero efectivo de regreso en compras con el BOK CashRewards™ Visa®

¡Gane hasta 2% de dinero efectivo de regreso con cada compra!

Introduciendo BOK
CashRewards™ Visa®




"Ganancias porque soy yo."

BANK OF OKLAHOMA
P.O. Box 2300
Tulsa, OK 74102-2300

PRSR1 STD
U.S. POSTAGE
PAID
BANK OF
OKLAHOMA

Introducir el BOK
CashRewards™ Visa®




"CashRewards™ significa que gano dinero efectivo de regreso en las compras que hago cada día"

Figure B4: Spanish-language direct mail advertisement with Hispanic model

APPENDIX C
IRB Documentation

Oklahoma State University Institutional Review Board

Date: Tuesday, January 25, 2005
 IRB Application No AS0542
 Proposal Title: Direct Mail Advertising to Hispanics: The Influence of Acculturation on Attitude Toward the Ad

Reviewed and Processed as: Exempt

Status Recommended by Reviewer(s): Approved Protocol Expires: 1/24/2006

Principal Investigator(s)
 Kenneth W. Graham Jami Armstrong Fullerton
 1908 E. Reno St. OSU-Tulsa 700 N. Green
 Broken Arrow, OK 74012 Tulsa, OK 74106

The IRB application referenced above has been approved. It is the judgment of the reviewers that the rights and welfare of individuals who may be asked to participate in this study will be respected, and that the research will be conducted in a manner consistent with the IRB requirements as outlined in section 45 CFR 46.

The final versions of any printed recruitment, consent and assent documents bearing the IRB approval stamp are attached to this letter. These are the versions that must be used during the study.

As Principal Investigator, it is your responsibility to do the following:

1. Conduct this study exactly as it has been approved. Any modifications to the research protocol must be submitted with the appropriate signatures for IRB approval.
2. Submit a request for continuation if the study extends beyond the approval period of one calendar year. This continuation must receive IRB review and approval before the research can continue.
3. Report any adverse events to the IRB Chair promptly. Adverse events are those which are unanticipated and impact the subjects during the course of this research; and
4. Notify the IRB office in writing when your research project is complete.

Please note that approved protocols are subject to monitoring by the IRB and that the IRB office has the authority to inspect research records associated with this protocol at any time. If you have questions about the IRB procedures or need any assistance from the Board, please contact Beth McTernan in 415 Whitehurst (phone: 405-744-5700, emct@okstate.edu).

Sincerely,



 Sue C. Jacobs, Chair
 Institutional Review Board

Figure C1: IRB application approval



1 2 3 4

Graduate Student Research Study

Financial Services Marketing to Hispanics
 Mass Communications / Media Management Program
 Primary Researcher: Kenneth W. Graham - (918) 607-4028
 Assistant: TBD

**Thank you for agreeing to participate in this study.
 Please read the following information before proceeding.**

Study Purpose

The purpose of this study is to measure the effectiveness of direct mail as a medium to advertise financial services to Hispanic consumers. Because you have identified yourself to be of Hispanic heritage, your participation is extremely important to this study.

Procedure

After reading this page, please look at the direct mail ad you were given. After reviewing the ad, please answer the questions on the following pages. Please follow the instructions for each section carefully. There are a total of 66 questions.

The questions will ask for your opinion of the ad, about your Spanish and English language use, and for some general demographic information.

The questionnaire will take about 10 minutes to complete. After completing the form, return the ad and questionnaire to the researcher.

Risks of Participation

There are no known risks associated with this project which are greater than those ordinarily encountered in daily life.

Benefits

Participants will not receive any direct benefits from this study.

Confidentiality

No personal data will be collected or stored in association with this study. All data collected during this study will be completely confidential and will be stored by the researcher. Access to the data will be given to officials of Oklahoma State University, including the OSU Graduate College and the OSU IRB office. Data will be maintained indefinitely and will be reported using statistical analysis of the information.

The OSU IRB has the authority to inspect consent records and data files to assure compliance with approved procedures.

Compensation

After you turn in your questionnaire and the ad, you will be given a coupon to Arby's Restaurant, which will be redeemable for a free roast beef sandwich (a \$5.00 value).

Contacts

Kenneth W. Graham
 Primary Investigator, OSU Graduate Student
 (918) 607-4028

Dr. Jami Fullerton, PhD.
 Assistant Professor, OSU
 (918) 594-8579

For information on subjects' rights, contact:
 Dr. Sue Jacobs, IRB Chair
 415 Whitehurst Hall
 (405) 744-1676

Participant Rights

Participation in this study is voluntary. You may discontinue your involvement at any time without reprisal or penalty, and you will still receive with the restaurant coupon for your time.

Your completion of the following questionnaire indicates that you have read and fully understand the preceding information, that you are participating in this study voluntarily, and that you are at least 18 years of age.

Please review the direct mail ad then follow the instructions to complete the questionnaire.

Thank you for your participation.

| | |
|----------------------------|----------------|
| OSU | |
| Institutional Review Board | |
| Approved | <i>1/25/05</i> |
| Expires | <i>1/24/06</i> |
| Initials | <i>KWG</i> |

Figure C2: Approved consent document – English


| | | | | | | |
|--|---|------------|----------------------------|-------------------------|------------------------|----------------------|
|  <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-around; width: 100px;"> 1 2 3 4 </div> | <p style="text-align: center;">Estudio Graduado de Investigación de Estudiante Los Servicios Financieros Que Venden a Hispanos Comunicaciones masivas/el programa de la administración de medios El investigador primario: Kenneth W. Graham - (918) 607-4028 El ayudante: TBD</p> | | | | | |
| <p>Gracias para concordar en tomar parte en este estudio. Lea por favor la información siguiente antes de avanzar.</p> | | | | | | |
| <p>Estudie Propósito El propósito de este estudio deberá medir la eficacia del correo directo como un medio para anunciar los servicios financieros a consumidores hispanos. Porque usted se ha identificado para ser de la herencia hispana, su participación es muy importante a este estudio.</p> | <p>El OSU IRB tiene la autoridad para inspeccionar los registros del consentimiento y archivos de datos para asegurar la conformidad con procedimientos aprobados.</p> | | | | | |
| <p>Procedimiento Después que leer esta página, mira por favor el anuncio directo del correo que usted se dio. Después que revisar el anuncio, contesta por favor las preguntas en las páginas siguientes. Siga por favor las instrucciones para cada sección con cuidado. Hay un suma de 66 preguntas.</p> | <p>Compensación Después que usted gira en su tratamiento de cuestionario y publicidad, usted será dado un cupón a Arby's Restaurante de s, que será redimible para un bocadillo libre de rosbif (un \$5,00 valor).</p> | | | | | |
| <p>Las preguntas pedirán su opinión del anuncio, acerca de su español y el uso inglés del idioma, y para alguna información demográfica general.</p> | <p>Contactos Kenneth W. Graham, Investigador Primario OSU Estudiante Graduado (918) 607-4028</p> | | | | | |
| <p>El cuestionario tomará acerca de 10 minutos al comiete. Después que completar la forma, vuelve el anuncio y el cuestionario al investigador.</p> | <p>Dr. Jami Fullerton, PhD. El profesor agregado, OSU (918) 594-8579</p> | | | | | |
| <p>Los riesgos de la Participación No hay los riesgos conocidos asociados con este proyecto que son más que esos comúnmente encontrado en la vida diaria.</p> | <p>Para la información en sujetos' los derechos, el contacto: Dr. Sue Jacobs, IRB 415 Whitehurst Hall (405) 744-1676</p> | | | | | |
| <p>Beneficios Los participantes no recibirán ningún beneficio directo de este estudio.</p> | <p>Derechos de participante La participación en este estudio es voluntaria. Usted puede discontinuar su participación en tiempo sin represalia o pena, y sin usted recibirá todavía con el cupón del restaurante para su tiempo.</p> | | | | | |
| <p>Confidencialidad Ningunos datos personales se reunirán ni serán almacenados conjuntamente con este estudio. Todos datos completos durante este estudio serán completamente confidenciales y serán almacenado por el investigador. El acceso a los datos será dado a funcionarios de Universidad Pública de Oklahoma, inclusive el OSU el Colegio Graduado y la oficina de OSU IRB. Los datos se mantendrán indefinidamente y serán informados utilizando el análisis estadístico de la información.</p> | <p>Su terminación del cuestionario siguiente indica que usted ha leído y ha entendido completamente la información anterior, que usted toma parte en este estudio voluntariamente, y que usted es por lo menos 18 años de la edad.</p> | | | | | |
| <p>Gracias para su participación.</p> | | | | | | |
| <table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">OSU</td> </tr> <tr> <td style="text-align: center;">Institutional Review Board</td> </tr> <tr> <td style="text-align: center;">Approved <u>1/25/05</u></td> </tr> <tr> <td style="text-align: center;">Expires <u>1/24/06</u></td> </tr> <tr> <td style="text-align: center;">Initials: <u>EWG</u></td> </tr> </table> | | OSU | Institutional Review Board | Approved <u>1/25/05</u> | Expires <u>1/24/06</u> | Initials: <u>EWG</u> |
| OSU | | | | | | |
| Institutional Review Board | | | | | | |
| Approved <u>1/25/05</u> | | | | | | |
| Expires <u>1/24/06</u> | | | | | | |
| Initials: <u>EWG</u> | | | | | | |

Figure C3: Approved consent document: Spanish

ATTENTION ALL ADULTS OF HISPANIC HERITAGE

*OSU Graduate Student
needs your help to graduate!*

Please take my 10-minute survey about direct mail advertising
and receive an Arby's Roast Beef Restaurant coupon, good for a
FREE Roast Beef Sandwich.

**The survey will be conducted on:
Sunday, January 00
00:00 p.m. – 00:00 p.m.
(Room number)**

*This study is completely confidential and no
personal information will be collected.*

For further information, please contact
Ken Graham at 607-4028.

You must be at least 18 years old to participate.



Figure C4: Approved recruiting flyer – English

LA ATENCIÓN TODOS ADULTOS DE LA HERENCIA HISPANA

*¡OSU Estudiante Graduado
necesita su ayuda a graduarse!*

Tome por favor mi 10 inspección de minuto acerca de la
publicidad directa del correo y reciba un Arby's Restaurante
cupón, bueno para un GRATIS bocadillo de rosbif.

La inspección se realizará en:
El Domingo, Enero 00
00:00 de la tarde. – 00:00 de la tarde.
(Alójese el número)

*Este estudio es completamente confidencial y
ninguna información personal se reunirá.*

Para la información adicional, contacta por
favor Ken Graham en 607-4028.

Usted debe ser por lo menos de 18 años de edad para participar.



Figure C5: Approved recruiting flyer – Spanish

Oklahoma State University Institutional Review Board

Date: Tuesday, March 01, 2005 **Protocol Expires:** 1/24/2006

IRB Application: AS0542

Proposal Title: Direct Mail Advertising to Hispanics: The Influence of Acculturation on Attitude Toward the Ad

Reviewed and Processed as: Exempt
Modification


Status Recommended by Reviewer(s) **Approved**

Principal Investigator(s):

| | |
|---|---|
| Kenneth W. Graham 1908 E. Reno St. Broken Arrow, OK 74012 | Jami Armstrong Fullerton OSU-Tulsa 700 N. Green Tulsa, OK 74106 |
|---|---|

The requested modification to this IRB protocol has been approved. Please note that the original expiration date of the protocol has not changed. The IRB office **MUST** be notified in writing when a project is complete. All approved projects are subject to monitoring by the IRB

The final versions of any printed recruitment, consent and assent documents bearing the IRB approval stamp are attached to this letter. These are the versions that must be used during the study.

Signature: 
Sue C. Jacobs, Chair, OSU Institutional Review Board

Tuesday, March 01, 2005
Date

Figure C6: IRB modified application approval



| | | | |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
|---|---|---|---|

Estudio de investigación por un estudiante avanzado

Servicios financieros de marketing a hispanos
Comunicaciones masivas/Programa de administración de medios
Investigador primario: Kenneth W. Graham- (918) 607-4028

**Gracias por estar en acuerdo en participar en este estudio.
Lea por favor la información siguiente antes de continuar.**

El propósito del estudio

El propósito de este estudio es para medir la efectividad de correo directo como un medio para anunciar los servicios financieros a consumidores hispanos. Porque usted se ha identificado ser de la herencia hispana, su participación es muy importante a este estudio.

Procedimiento

Después de leer esta página, mire por favor el anuncio de correo directo que le dieron. Después de revisar el anuncio, conteste por favor las preguntas en las páginas siguientes. Siga por favor las instrucciones para cada sección con cuidado. Hay un total de 66 preguntas.

Las preguntas pedirán su opinión del anuncio, de su uso de los idiomas de español e inglés, y por alguna información general demográfica.

El cuestionario tomará acerca de 10 minutos para completar. Después de completar la forma, vuelva el anuncio y el cuestionario al investigador.

Riesgos de participación

No hay riesgos conocidos asociados con este proyecto cuál son más que esos comúnmente encontrado en la vida diaria.

Beneficios

Los participantes no recibirán ningún beneficio directo de este estudio.

Confidencialidad

Ningunos datos personales se reunirán ni serán almacenados conjuntamente con este estudio. Todos datos recogidos durante este estudio serán completamente confidenciales y serán almacenados por el investigador. El acceso a los datos será dado a funcionarios de Oklahoma State University, incluyendo el Colegio superior de OSU y la oficina de OSU IRB. Los datos se mantendrán indefinidamente y será comunicado como resultados del análisis estadística de la información.

El OSU IRB tiene la autoridad para inspeccionar los registros de consentimiento y archivos de datos para asegurar la conformidad con procedimientos aprobados.

Compensación

Después que usted vuelva su cuestionario y el anuncio, usted recibirá un cupón al restaurante Arby's, cuál será redimible para un sándwich de rosbif y una bebida gratis (un valor de \$3.69).

Contactos

Kenneth W. Graham
Investigador primario, OSU Estudiante avanzado
(918) 607-4028

Dr. Jami Fullerton, PhD.
Profesora adjunta de OSU
(918) 594-8579

Para información de los derechos de sujetos, contacte:
Dr. Sue Jacobs, IRB dirigente
415 Whitehurst Hall
(405) 744-1676

Derechos de participante

La participación en este estudio es voluntaria. Usted puede discontinuar su participación a cualquier tiempo sin represalia o consecuencia, y usted todavía recibirá el cupón del restaurante por su tiempo.

Su terminación del cuestionario siguiente indica que usted ha leído y ha entendido completamente la información precedente, que usted toma parte en este estudio voluntariamente, y que usted tiene por lo menos 18 años de edad.

Revise por favor el anuncio de correo directo entonces siga las instrucciones para completar el cuestionario.

Gracias por su participación.

| | |
|----------------------------|---------|
| OSU | |
| Institutional Review Board | |
| Approved | 3/1/05 |
| Expires | 12/4/06 |
| Initials | KW |
| | 1250542 |

Figure C7: Approved revised consent document – Spanish

ATENCION TODOS ADULTOS DE LA HERENCIA HISPANA

***¡Estudiante avanzado de OSU necesita
su ayuda para graduar!***

Tome por favor mi estudio de 15 minutos acerca
de publicidad de correo directo y reciba un
***cupón del restaurante de rosbif de Arby's
bueno para un sándwich gratis de rosbif y una
bebida (un valor de \$3.69).***

El estudio se realizará en:
Domingo, Marzo 6
Después de la 12:30 misa.

***El estudio es completamente confidencial y
ninguna información personal se reunirá.***

Para información adicional, contacta por favor
Ken Graham at 607-4028



Usted debe ser por lo menos 18 años de edad para participar.

Figure C8: Approved revised recruiting flyer - Spanish

VITA

Kenneth W. Graham

Candidate for the Degree of

Master of Science

Thesis: DIRECT MAIL ADVERTISING TO HISPANICS: THE INFLUENCE OF
ACCULTURATION ON ATTITUDE TOWARD THE AD

Major Field: Mass Communication/Media Management

Biographical:

Personal Data:

1908 E. Reno Street
Broken Arrow, OK 74012

Education:

Tulsa Community College
Associate of Arts – December 2001

Oklahoma State University
Bachelor of Arts – Journalism/Advertising – July 2002

Oklahoma State University
Completed the requirements for the Master of Science degree in Mass
Communication/Media Management at Oklahoma State University in July 2005

Professional Experience:

Bank of Oklahoma, Tulsa, OK
Vice President, Senior Marketing Manager (2004 – Present)
Assistant Vice President, Marketing Production Manager (2003-2004)
Production Coordinator II (2000-2003)

Graham Design Associates, Inc., Tulsa, OK
President, Owner (1997-2000)

The Beard Agency, Dallas, TX
Senior Art Director (1996-1997)

Professional Memberships:

Kappa Tau Alpha – National Honor Society in Journalism and Mass Communication

Name: Kenneth W. Graham

Date of Degree: July 2005

Institution: Oklahoma State University

Location: Tulsa, Oklahoma

Title of Study: DIRECT MAIL ADVERTISING TO HISPANICS: THE INFLUENCE
OF ACCULTURATION ON ATTITUDE TOWARD THE AD

Pages in Study: 103

Candidate for the Degree of Master of Science

Major Field: Mass Communication/Media Management

Scope and Method of Study: This study examines the influence of acculturation, language used and model ethnicity on the effectiveness of direct mail advertising to Hispanic consumers, as measured by respondents' emotional response to the ad. An advertising experiment was conducted with a convenience sample of 205 respondents in Tulsa, Oklahoma. The Bidimensional Acculturation Scale for Hispanics (BAS) was used to group respondents into one of three acculturation groups: Low Acculturated, Bicultural, or High Acculturated. Emotional reaction to the advertising stimulus was measured using the Emotional Quotient (EQ) scale and Reaction Profile. Results revealed some significant differences in advertising preferences. Implications and recommendations for future research are discussed.

Advisor's Signature _____