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## **THE ACCULTURATION OF MIDDLE INCOME HISPANIC HOUSEHOLDS**

In the last decade the importance of reaching the U.S. Hispanic market has become increasingly apparent to marketing practitioners (Berman 2003). Hispanics have not only increased in numbers to become the largest ethnic minority population in the United States, constituting the faster growing ethnic minority group (Ramirez and Cruz 2003), but have also reached an estimated purchasing power of \$600 billion (7.4% of the total U.S. purchasing power), expected to grow at an average annual rate of 9.1 % (Mann 2003).

An examination of the marketing literature reveals a recent increase in attention by consumer researchers towards ethnic markets. However, research on Hispanics is scant and lacks continuity (Parker 1999). For example, in the early 80's, researchers recognized the importance of classifying ethnic consumers by self-identification and the strength of their identification (Hirschman 1981; Deshpande, Hoyer and Donthu 1986). However, subsequent research involving Hispanic-Americans has ignored previous recommendations and classified Hispanics only according to their language preferences and/or language use (e.g. Webster 1992; Petrosius, Newell and Ross, 1995; Nicholls and Roslow 1996; Korgaonkar, Karson and Lund 2000).

Acculturation has been recognized as the core construct in contemporary social and behavioral research with ethnic groups. Although there is wide consensus that acculturation is an important variable in cross-cultural and ethnic research, there is disagreement on how to conceptualize and measure it. Acculturation has been defined in many ways, but it can be primarily understood as the phenomenon of culture change that occurs as a result of continuous contact between cultural groups. Recent conceptualizations of acculturation stress that assimilation to a host culture can occur while maintaining identification with a birth culture (Berry 1980; Mendoza 1989; Padilla 1994); these conceptualizations define acculturation as a bilinear process. Acculturation has also been described as a multidimensional process; implying individuals change along various dimensions of social functioning. It has been proposed that acculturation generates changes in three levels of functioning: behavioral, affective and cognitive (Cuéllar, Arnold and Maldonado 1995). The behavioral level includes behaviors like language use, customs, food consumption, etc. The affective level includes emotions that have cultural connections; for example, the individuals' feelings towards their country of origin or towards America. Finally, the cognitive level includes individuals' belief system and fundamental values. Taking in consideration all the elements previously discussed the present research defines consumer acculturation as:

"A dynamic selective change process generated by the contact of a consumer with a different consumer cultural orientation via acculturation agents or facilitators, through which the consumer adapts to the new culture. This adaptation is expected to be reflected in the consumers' behavior, affect and values."

Based on the above definition consumer acculturation is considered a bilinear, multidimensional process in which adaptation is selective generating three possible outcomes: low acculturation, high acculturation and bicultural. The adaptation process is also described as a dynamic process, reflecting interaction between the acculturation dimensions. Figure 1 depicts the Hispanic acculturation model.

### Acculturation Agents

Cultural transmission takes place through modeling, role playing, reinforcement and social interaction. Through these processes consumers learn and create skills to adapt or assimilate to the new culture. These processes are generated by the individual exposure to two (or more) cultural orientations through

social agents or facilitators (Peñaloza 1994). The institutions surrounding the consumer like church, work and school take on importance as acculturation agents along with family, friends and school. Mass media communications and shopping institutions like retail businesses, and direct marketing are also acculturation facilitators, through which individuals are under continuous exposure to the new cultural orientation or reinforce their culture of origin.

### Acculturation Dimensions

Language has been one of the most frequently examined behavioral variables. Language has not only shown to have a strong positive relationship with other demographic variables that reflect acculturation, but also is the dimension that explains the largest proportion of acculturation variance in most studies (Mendoza 1989; Cortés, Rogler and Malgady 1994; Félix-Ortiz, Newcomb and Myers 1994; Cuéllar, Arnold and Maldonado 1995; Zea, Asner-Self, Birman and Buki 2003). Language is an important consumer/market dimension since it is a fundamental part of the communication process between marketers and their consumers. Language has been considered important in determining media use/preference (Ramirez, Cousins, Santos and Supik 1986), and main message retention (Nicholls and Roslow 1996). In order to emphasize consumers' choice in their language use in different contexts, including shopping situations, this research studied consumers' language preference rather than language proficiency or language use as an acculturation dimension.

The social identity theory suggests that people think, feel, and behave as members of collective groups, institutions and cultures (Markus, and Kitayama 1991). Hence, it is likely that the social groups that consumers identify with influence their social cognitions that in turn guide their behavior such as clothes they wear, foods they eat, brands they prefer or the people they associate with. This research considers ethnic identification a personal choice that determines the individuals' identity. Given that acculturation is considered a bilinear process, individuals can choose to identify with one or both cultures at the same time. Therefore, two dimensions were considered: one that evaluates the extent to which the respondents identify with the American culture (American identification), and a second one that reflects identification with the individual's culture of origin (Hispanic identification).

Consumers' value system is a criterion that they use in the formulation of attitudes, and guidance of behavior (Vinson, Scott and Lamont 1977). The scope of this study is not to measure every possible value but concentrate on those for which there is some evidence that Hispanics and non-Hispanics significantly differ and might affect consumer behavior. In particular, this research considers familism as a core Hispanic value (Sabogal, Marín, and Otero-Sabogal 1987; Cuéllar, Arnold and Gonzalez 1995), and as such it is the only value included in this research.

According to the definition of consumer acculturation, the acculturation process is initiated by the individuals' contact with the acculturation agents. These agents either increase exposure to the host culture and/or promote culture retention depending on their nature (Hispanic or non-Hispanic). For example, when thinking about language preference, at an initial state individuals with family and friends predominately Hispanic, are likely to have a preference for speaking Spanish and for Spanish-language media. However, they might be required to learn and communicate in English at their workplace and/or at retail stores, while at the same time remain speaking Spanish at home and at church. The more individuals interact with the host culture through the agents, the faster their language preferences are likely to change. Conversely, individuals living in a city with high density of Hispanic-Americans might be more exposed to their native language at work, church and shopping compared to English, promoting individuals' retention of their maternal tongue. The same could be hypothesized for the individuals' ethnic identification. Contact with non-Hispanic agents generates individuals' feelings of belonging to schools, work, church and commercial institutions and creates feelings towards the dominant culture. At the same time, Hispanics' tendency to live close to one another, and to form strong communities (Keefe 1980), is likely to promote their contact with Hispanic agents reinforcing their Hispanic identification. Both identifications are likely to depend on individuals' exposure to Hispanic and non-Hispanic agents. Last, familism is also likely to be affected by individuals' contact with the acculturation agents. Previous research on familism and acculturation suggest that the relationship between both constructs is negative (Cuéllar, Arnold and Gonzalez 1995). Therefore, the effect of the acculturation agents on individuals'

familism is likely to be to be negative. As individuals' contact with non-Hispanic acculturation agents increases their ties and feelings towards their nuclear and extended family members are likely to change, decreasing their feelings of obligation, and cohesion (Sabogal et al. 1987; Cuéllar Arnold and Gonzalez 1995). Taking into consideration the previous discussion it is hypothesized that:

- H<sub>1</sub>: The higher the exposure to non-Hispanic acculturation agents:
- a) The lower the preference for Spanish language
  - b) The higher the American identification
  - c) The lower the Hispanic identification
  - d) The lower the familism

Evidence on biculturalism suggests that acculturation is a process in which individuals may change by incorporating different dimensions of the new culture while retaining other dimensions of their culture of origin (Cortés, Rogler and Mǎgady 1994; Cuéllar, Arnold and Maldonado 1995; Marín and Gamba 1996; Mendoza 1989; Zea et al. 2003). However, the existing literature does not provide evidence that suggest any of the possible relationships among the acculturation dimensions. The bilinear and multidimensional conceptualization of acculturation suggests a sequential order among the acculturation domains. It would be likely that individuals' acculturation process be gradual, initially changing their superficial behaviors, eventually modifying their language preferences. According to evidence in the literature (Perez and Padilla 2000; Phinney 2003; Zea et al. 2003), although language preference change is evident in the first and second generations, ethnic identification with the culture of origin remains strong in subsequent generations; suggesting that ethnic identification change is posterior to language acculturation. Similarly, it would be expected that familism would change in subsequent generations. Sabogal et al. (1987) provided evidence that Hispanics support for their family remained constant even across generations, while familial obligations mostly changed between first and subsequent generations. Therefore, this study proposes that contact with the acculturation agents generates a change/retention process of language preferences affecting subsequently their ethnic identification and familism. Hence,

- H<sub>2</sub>: The effects of the acculturation agents on familism, Hispanic and American identification are mediated by language preference.

### Acculturation and Consumer Behavior

Under the assumption that Hispanic and non-Hispanic consumers have some significantly different consumption patterns, it would be likely that as consumers increase their exposure to non-Hispanic acculturation agents their English language preference and American identification increase. These changes are likely to affect Hispanics consumption patterns, generating changes towards the dominant culture. However, as previously described, acculturation can be a bilinear process that reflects individual's choice not to assimilate. Therefore, as Hispanic consumers choose to be predominately exposed to Hispanic acculturation agents like media and retail stores, their identity with their Hispanic heritage is likely to be strong and they are likely to retain their consumption patterns. Finally, Hispanic consumers' familism is likely to decrease by their socialization with non-Hispanic agents like friends, coworkers and church-members, generating change on their values and consequently affecting their consumer behaviors. However, familism is expected to have an effect only on family related consumption patterns, through their attitudes or product attributes (Vinson, Scott and Lamont 1997).

Hispanic consumers' savings allocation was considered a behavior that would be directly affected by consumers' values, in particular their familism. It has been suggested that adult Hispanics are likely to feel obligated towards their parents, children, and relatives (Sabogal et al. 1987; Cuéllar, Arnold and Gonzalez 1995). Previous literature and consumer reports (Delener and Katzenstein 2000; Strategy Research 2002) suggest that Hispanics have significantly different financial product-possession and behavior when compared to non-Hispanic consumers. Increased contact with the American culture characterized by their individualistic orientation (Hofstede 1980) is likely to change Hispanic consumers' feelings of obligation to support and provide their children above everything, even themselves; consequently, their savings motives are likely to change. It would be expected that as Hispanics consumers' familism decrease, their savings for their children's future decrease as well. In summary, it is

proposed that ethnic identification (Hispanic and American) and familism are significant predictors of Hispanic savings for their children's future; however, when considered within the acculturation model, these dimensions are expected to mediate the effects of language preference. Taking into consideration the previous discussion it is hypothesized that:

- H<sub>3</sub>: The lower Hispanic consumers' American identification the higher their savings for their children's future
- H<sub>4</sub>: The higher Hispanic consumers' Hispanic identification the higher their savings for their children's future
- H<sub>5</sub>: The higher the Hispanic consumers' familism the higher their savings for their children's future.

#### Acculturation Moderators

Gender: It has been suggested that differences in women's and men's socializing roles are likely to affect consumers' acculturation (Szapocznik et al.1978; Torres-Matrullo 1980; Grønhaug, Gilly and Peñaloza 1993), and that Hispanic traditional husbands are more likely to play external roles compared to women, including education (Vega 1995). Hence, Hispanic males are more likely to have contact with non-Hispanic acculturation agents and exhibit a faster language acculturation compared to Hispanic females, who according to their sex-role, are more likely to spend most of their time at home. Therefore,

- H<sub>6</sub>: The relationship between the acculturation agents and language preference is moderated by gender.

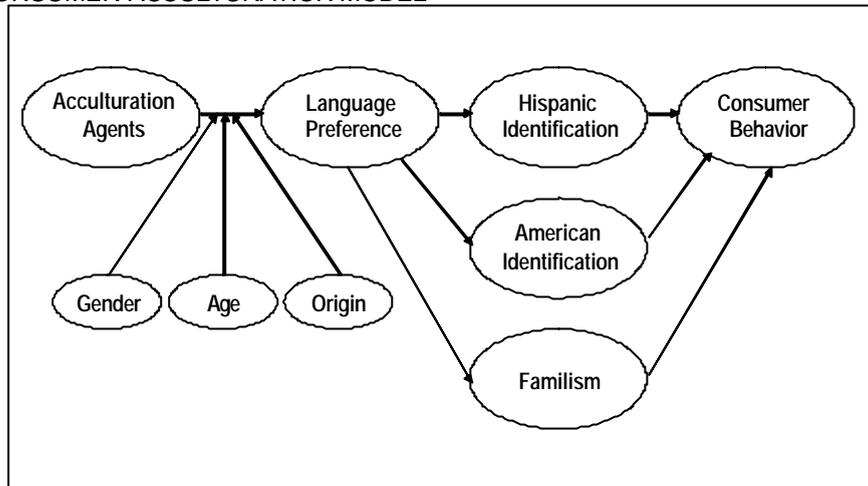
Age: Given the socialization differences among age groups it would be expected that younger individuals within a generational group were more likely to acculturate faster (Szapocznik et al.1978). For example, when referring to the acquisition and use of a second language, young children are more receptive when compared to adults (Eckert 1984). However, Eckert (1984) suggest that the loss of facility in learning a second language in adulthood is simply the result of differences in social context in which children and adults learn the second language. Based on the initial proposition of the consumer acculturation model, young consumers are more prone to be exposed to non-Hispanic acculturation agents compared to older consumers given their socialization context. It is expected that even after controlling for the amount of time of exposure to the American culture, young consumers would acculturate faster than older consumers. Given the above, the following hypothesis is offered:

- H<sub>7</sub>: The relationship between the acculturation agents and language preference is moderated by age, even after controlling for generation and number of years living in the United States.

Country of Origin: Almost like an urban legend is the belief that Cuban-Americans are different from Puerto Rican-Americans and Mexican-Americans among other Hispanic groups. According to Synovate (2004) Puerto Ricans exhibit language use differences when compared to consumers reporting other countries of origin; in particular, their preferences for the English language at home, at work and in social occasions are significantly higher compared to Mexican, and Cuban consumers. Hence,

- H<sub>8</sub>: The relationship between the acculturation agents and language preference is moderated by the individuals' country of origin.

Figure 1  
HISPANIC CONSUMER ACCULTURATION MODEL



## Research Method

In order to assure a random sample and an acceptable response rate, a commercial sample was purchased from Synovate, a professional marketing research company. A national consumer panel (Synovate Consumer Opinion Panel, SCOP) was employed for the selection of the Hispanic and Anglo samples; however, this consumer panel only includes Hispanic respondents with a preference to respond questionnaires in English. Therefore, to overcome the under-representation of Hispanics who predominately use Spanish, an additional consumer panel was considered (Diversity SCOP). This panel was recruited in Spanish and at the time that the survey was conducted included the top five Hispanic markets in the U.S. (Los Angeles, New York, Chicago, Miami and Houston). Together, these markets represent over 40% of the total Hispanic population in the United States. Sampling for this cell was proportional to the size of the market. Three samples were randomly selected: White non-Hispanics, English-dominant Hispanics and Spanish-dominant Hispanics. For all three groups, the sampling quotas limited the respondents to those that have household incomes of \$35,000 (the average household income of Hispanics) or over, and age ranges were between 20 to 60 years balanced to the most recent Census figures. Higher income Hispanics were studied because they have discretionary income and the purpose of the study was to understand future Hispanic consumer behavior, when Hispanic households move into the middle class and have discretionary income to spend.

A total of 1400 surveys were mailed out, the total number of questionnaires received was 793, of which 306 belonged to the Anglo sample, 272 were English-dominant Hispanics and the rest belonged to the Spanish-dominant Hispanic sample. The overall response rate was 56.6%. The final sample size included 276 Anglo consumers, 239 English-dominant Hispanics and 138 Spanish-dominant Hispanic consumers. The random missing values of the items of the acculturation scales were replaced with the corresponding item means. In accordance with Census figures, there are significant differences between Anglo and Hispanic samples in education, income and age. As expected, significant differences in the number of years living in the U.S. and in education (English-dominant Hispanics are more educated than Spanish-dominant Hispanics) were found between Hispanic samples.

Measurement Instrument: Mail surveys were considered due to the length of the questionnaire and nature of the questions. The questionnaire included a cover letter providing the respondents with the questionnaire instructions and specifying which individual of the household should respond. The questionnaire had three different versions: version one was developed in English for the English-

dominant Hispanics and included the language preference, ethnic identification, and familism scales, along with consumer behavior, acculturation agents and demographic measures; version two was developed for the Anglo sample and excluded the first two scales; version three of the questionnaire was the translation of version one in Spanish. The questionnaire was translated and back-translated by two bilingual experts. Most of the items for the acculturation scales were selected from previous published scales and others were included in order to tap all the possible contexts and operationalize the constructs as previously defined. The final acculturation scale included 52 items: 20 representing the language acculturation scale, 9 describing the American and Hispanic ethnic identification orientations, and 23 measuring the familism scale. The language acculturation scale showed an alpha coefficient of .97, suggesting a very high internal consistency and reliability. The Hispanic and American identification scales also showed acceptable alpha coefficients (.72 and .83 respectively). Last, the 23 item familism scale reported an alpha coefficient of .87, suggesting also that the scale has a good internal consistency and reliability.

## Results

H<sub>1</sub> predicted that the acculturation process was initiated by the acculturation agents. In particular the hypothesis suggested that as the consumers' exposure to Anglo agents like friends, people at work, people at the shops and at church increased, their American identification would increase. At the same time, consumers' Hispanic identification, preference for Spanish language and familism would decrease. To test the hypotheses language preference, familism, Hispanic and American identification were regressed on acculturation agents. Table 1 (regressions 1 – 4) shows the results of these analyses. The results support H<sub>1</sub>. As expected, the acculturation agents are significant predictors of the acculturation dimensions. In particular, the effect of Anglo acculturation agents on Spanish language preference is strong and in the expected direction, the higher the exposure to Anglo agents the lower the overall preference for Spanish in the different contexts. Thirty seven percent of the variability of language preference among Hispanic consumers is explained by the ethnicity of the acculturation agents. As predicted the effects of the agents on consumers' identification is significant; as individuals' exposure to Anglo agents increased their identification with the American culture increased and their identification with the Hispanic culture decreased. However, the effects are smaller compared to language preference; in both cases the percentage of variability explained of individuals' identification is 5 percent. Last, the acculturation agents are significant predictors of Hispanics familism. Fourteen percent of the variability of Hispanic familism is explained by their exposure to either Anglo or Hispanic acculturation agents.

According to H<sub>2</sub> as consumers increase their exposure to Anglo acculturation agents their Spanish language preference is likely to decrease; this language preference change is expected to influence individuals' feelings towards the American and Hispanic cultures and their values (familism). The mediation of language preference was examined via regression analysis. It was already established from the results of H<sub>1</sub> that the acculturation agents are significant predictors of language preference, familism, Hispanic, and American identification. In order to test mediation, familism, Hispanic and American identification were regressed on language preference. According to the results presented in Table 1 (regressions 5, 6 and 7) language preference is a significant predictor of familism, Hispanic and American identification. The relationships have the expected direction; individual's preference for Spanish language is positively related to their Hispanic identification, negatively related to their American identification and positively related to their familism. Last, the acculturation dimensions were regressed on language preference and the acculturation agents. According to the results reported on Table 1 (regression number 8) the effects of language preference and acculturation agents on Hispanic identification are both significant. However, the partial correlation of language preference (.23) in regression one decreased when the acculturation agents were included in the model (.11). The evidence so far suggests that even though language preference mediates the effects of the acculturation agents on Hispanic identification the acculturation agents have a direct effect on Hispanic identification as well. Therefore, the effects of language preference partially mediate the relationship between the acculturation agents and Hispanic identification. Regressions 9 and 10 (Table 1) examined the mediation effects of language preference on American identification and familism respectively. The effects of the acculturation agents on American identification and familism when language preference was included in the models were not significant. In both cases the evidence supports full mediation of language preference.

Of the three acculturation dimensions, the effect of language preference is stronger on American identification ( $\text{Adj. } R^2 = .19$ ) compared to familism ( $\text{Adj. } R^2 = .07$ ) and Hispanic identification ( $\text{Adj. } R^2 = .05$ ). According to the results nineteen percent of the variability of American identification is explained by the individuals' language preference. As consumers' exposure to Anglo acculturation-agents increase, their preference for English language in different contexts increases, having a significant effect on the consumers' feelings of belonging to the American culture. However, the effects of language preference on the individuals' feelings towards their Hispanic heritage and traditional values (familism) are weaker. These results suggest that Hispanic consumers' exposure to Anglo agents and preference for English language have a small effect on their feelings towards their heritage and their values, supporting the biculturalism proposition. Change on language preference and acquisition of feelings of belonging to American do not imply a loss of Hispanic identification and traditional values.

In summary, individuals' acculturation change/retention of their feelings of identification with the American culture and familism is mediated by their preference for Spanish or English language. However, Hispanic consumers' feelings towards their Hispanic heritage are retained by their preference for Spanish language and their contact with Hispanic acculturation agents. The evidence provided supports  $H_2$ ; changes in individuals' language (behaviors) antecedes individuals' changes on deeper acculturation dimensions (ethnic identification and familism).

The Hispanic acculturation model proposes a relationship between Hispanics' acculturation process and their savings allocation.  $H_3$ ,  $H_4$  and  $H_5$  proposed that the acculturation dimensions (Familism, Hispanic and American identification) mediate the effects of language preference on Hispanic consumers' savings for their children's future. According to the results presented, language preference is a significant predictor of familism, Hispanic and American identification dimensions. Familism, Hispanic and American identification were regressed on savings for children's future (Table 1, regression 11). The results suggest that the three variables are significant predictors of Hispanic consumers' savings for their children. The percentage of variability of the money saved for the children explained by the three acculturation domains is approximately 5%. The part correlations suggest that of that 5%, the three dimensions explain independently a similar proportion of the variability ( $sr_F = .12$ ,  $sr_H = .13$  and  $sr_A = .16$ ). In order to test the mediation effects of the familism, Hispanic and American identification domains a regression analysis was conducted including language preference along with the other acculturation domains. The results are reported in Table 1 (regression 12). When language preference is included in the model the effects of familism, Hispanic and American identification are no longer significant. The percentage of variability explained increased from .047 to .063 after language preference was introduced to the model, and the F test for incremental proportion of variability explained is significant ( $F = 5.49$ ,  $p < .05$ ). Therefore, the effects of language preference on the amount of money saved for children's future is partially mediated by consumers' identification and values. Language preference not only affects consumers' savings patterns through their feelings of belonging to the American and Hispanic cultures and their values, but also directly.

In summary,  $H_3$ ,  $H_4$ , and  $H_5$ , are supported; consumers' acculturation process affects their savings allocation patterns. As consumers are exposed to Anglo acculturation agents, their Spanish language preference is modified, affecting their feelings of belonging to the American and Hispanic cultures and their familism. This process in turn has an effect on Hispanic consumers' savings patterns, increasing or decreasing the amount of money they allocate for their children's future. However, the results show that language preference not only has an effect on the consumers' ethnic identification and familism, but also has a direct effect on the consumers' savings patterns, suggesting that the mediation of ethnic identification and familism is partial.

$H_6$ ,  $H_7$  and  $H_8$  proposed that gender, age and country of origin moderated the effects of the acculturation agents on language preference. In order to test the moderation effects regression models including the corresponding interactions were conducted (Table 1, regressions 13, 14 and 15). Hypothesis 6 proposed that female Hispanic consumers are likely to exhibit higher preference for Spanish language compared to male Hispanics. Neither the main effect, nor the interaction was significant. Gender has no effect on consumers' exposure to acculturation agents, and subsequently on their language preferences.

It was hypothesized that young consumers were likely to acculturate faster than older consumers, even after controlling for the number of years living in the U.S. and generation. The results reported in Table 1 (regression 14) indicate that age does not moderate the effects of the acculturation agents on language preference. Generation and the number of years living in the U.S. affect significantly individuals' language preference; however, the interaction of age and acculturation agents is not significant, and age lacks a significant main effect on language preference. Therefore, H<sub>7</sub> is not supported, and it can be concluded that after controlling for individuals' generation and number of years living in the U.S. the exposure to Anglo acculturation agents have a similar effects on consumers' language preference irrespective of their age.

Finally, it was hypothesized that consumers' country of origin has a moderating effect on language preference. In order to overcome the insufficient sample size per country of origin, Hispanic consumers were classified in two groups: those that declared Mexico as their country of origin (46%) and those that declared other country (54%). Therefore, instead of testing differences among Puerto Ricans, Cubans and Mexicans, the analysis only tested for differences between Mexican-American Hispanics and other Hispanic consumers. According to the results reported in Table 1 (regression 15), country of origin has no moderating effects on language preference. Individuals reporting Mexico as their country of origin have similar exposure to Anglo acculturation agents and subsequently similar language preference.

### Segment Analysis

In addition to the above hypothesis testing, a cluster analysis (employing Schwarz' Bayesian Criterion) was undertaken to create Hispanic market segments. The procedure automatically generated three clusters based on consumers' language preference, Hispanic and American identification and familism.

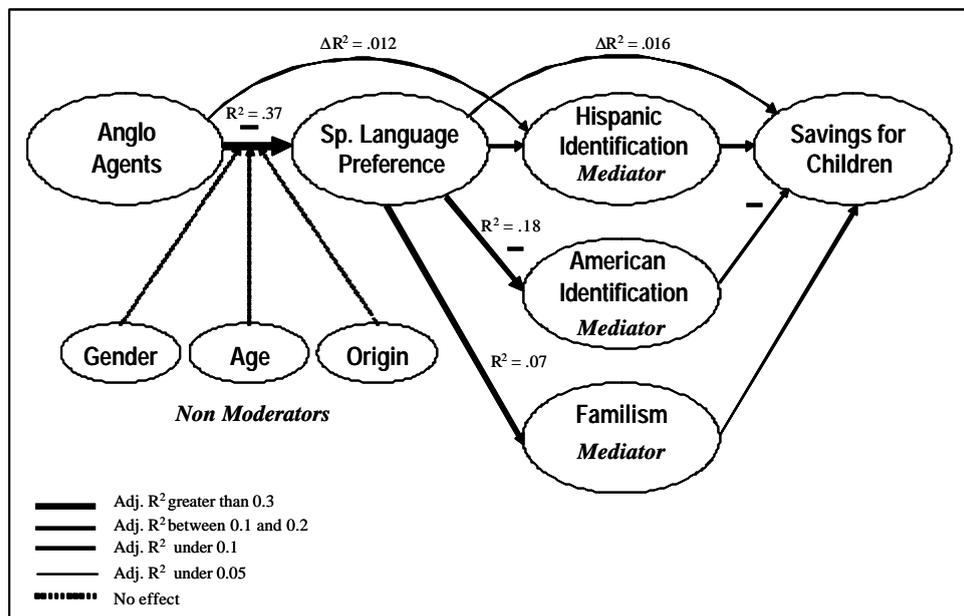
Cluster number one is characterized by consumers with a preference for English language, a familism score slightly below the average for Hispanics, approximately average identification with the American culture and a very low identification with their Hispanic heritage. These consumers represent 20% of the sample and in average belong to a second generation. Cluster one represents the group of consumers that can be considered highly acculturated. The second cluster can be best described as the low acculturation group. These consumers exhibit the highest preference for the use of Spanish language in different contexts; have the highest familism scores, show high identification with their Hispanic heritage and the lowest identification with the American culture. This cluster is constituted by approximately 25% of the sample. The third bicultural cluster (segment) was the largest (55%). This group of consumers exhibits a strong English language preference an average familism score, and a high identification with the American culture, just like the high acculturated cluster. However, contrary to cluster one, this group shows a very strong identification with their Hispanic heritage. This is truly a confirmation of biculturalism. This group of consumers chose to change their language preference but identifies highly with both cultures. Its members are on average second generation Hispanics.

Table 1  
REGRESSION MODELS TESTING THE HISPANIC ACCULTURATION

	<i>Dependent variable</i>	<i>Independent variable</i>	<i>Standardized coefficient</i>	<i>t</i>	<i>Adj. R<sup>2</sup></i>	<i>Part correlation</i>
1	Language Preference	Agents	-0.61	-14.9***	0.37	-0.61
2	Hispanic Identification	Agents	-0.23	-4.7***	0.05	-0.23
3	American Identification	Agents	0.22	4.4***	0.05	0.22
4	Familism	Agents	-0.37	-9.7***	0.14	-0.37
5	Hispanic Identification	Language Preference	0.23	4.57***	0.05	0.23
6	American Identification	Language Preference	-0.43	-9.27***	0.187	-0.43
7	Familism	Language Preference	0.26	4.9***	0.065	0.26
8	Hispanic Identification	Language Preference Agents	0.14 -0.15	2.19* -2.38*	0.06	0.11 -0.12
9	American Identification	Language Preference Agents	-0.47 -0.07	-8.1** -1.16	0.19	-0.38 -0.05
10	Familism	Language Preference Agents	0.2 -0.09	3.07** -1.48	0.074	0.16 -0.08
11	Savings for children	Hispanic identification American identification Familism	0.14 -0.16 0.12	2.5* -2.9** 2.1*	0.047	0.13 -0.16 0.12
12	Savings for children	Hispanic identification American identification Familism Language Preference	0.09 -0.08 0.08 0.16	1.60 -1.24 1.42 2.51*	.063	0.09 -0.07 0.08 0.13
13	Language Preference	Agents Gender Agents*Gender	-0.61 0.03 -0.01	-14.72*** 0.20 -0.08	0.37	
14	Language Preference	Agents Age Agents*Age Generation Years in living in U.S.	-0.42 0.05 -0.06 -0.32 0.17	-6.99*** 0.88 -0.77 -3.99*** 2.08*	0.58	
15	Language Preference	Agents Mexico Agents*Mexico	-0.60 -0.14 0.05	-13.39*** -0.79 0.30	0.35	

Figure 2 illustrates the Hispanic acculturation model test results. The figure depicts the results of H1 through H8.

Figure 2  
HISPANIC CONSUMER ACCULTURATION MODEL: TEST RESULTS



## Discussion

The present work is based on previous acculturation models proposed by the Psychology, Sociology, and Anthropology (Berry 1980; Mendoza 1989; Padilla 1994; Cuéllar, Arnold and Maldonado 1995). However, it includes additional elements. This model analyses the individual change not only as a member of a culture exposed to a host culture, but as a consumer exposed to a host consumer environment. The current investigation has suggested how changes at behavioral, attitudinal and value levels occur. Furthermore, although consumer behavior research has successfully associated ethnic identification and language preferences to certain consumer behaviors, no attempt had been made in the literature to comprehend and measure the impact of the value acculturation dimension on consumer behavior. This investigation's effort included familism as a core Hispanic value and determined the impact on Hispanics' savings allocation.

In accordance with the findings presented, as Hispanic consumers' choose to expose themselves to Anglo acculturation agents their preference for Spanish language decreases. Language preferences mediate the effects of the acculturation agents on their American identification and familism. However, Hispanic consumers' feelings towards their Hispanic heritage are retained by their preference for Spanish language and their contact with Hispanic acculturation agents. The acculturation process of change/retention of language preference through consumers' familism, Hispanic and American identification affect Hispanic consumers' savings allocation patterns. The results show that language preference not only has an effect on the consumers' ethnic identification and familism, but also has a direct effect on the consumers' savings patterns, suggesting that the mediation of ethnic identification (Hispanic and American) and familism is partial.

Opposite to what was expected, individual characteristics like gender, age and country of origin do not mediate the effects of the acculturation agents on individuals' language preferences. Previous research had suggested that gender and age moderated individual's acculturation process. In particular, Szapocznik et al. (1978) found that male Hispanic individuals acculturated faster than females, and that young Hispanics acculturated faster than older Hispanic individuals. Their conclusions were based on a one-dimensional acculturation model that only measured individuals' language use and other behaviors like music and food consumption. Additionally, Szapocznik et al.'s (1978) samples were drawn from the

Miami area consisting in its majority of Cuban Americans with a wide range of ages from 14 to 85. The nature of the sample studied by Szapocznik et al. (1978) and their reported results suggest that the moderation effects of age and gender could be culture specific. In other words the effects of age and gender could interact with consumers' country of origin. Unfortunately, the present study's sample forbids testing these propositions. Future research could attempt to address these propositions.

This study has some important limitations. The model presented only included one consumer behavior, savings allocation for children's future. There are other consumer behaviors that are claimed to be distinctive among Hispanic consumers. For example, brand loyalty, attitudes towards high quality brands, purchase frequency among others (Deshpande, Hoyer, and Donthu 1986; Donthu, and Cherian 1992; Donthu, and Cherian 1994; McArthur, Viramontez and Nocetti 2001; Valdez 2002). Future research could attempt to test the model for other consumer behaviors, and include other values distinctive of the Hispanic consumers that could affect their consumption patterns. It should also be noted again that only upper income Hispanic households were studied. They are of most interest to consumer researchers and marketers as Hispanic incomes rise but they do not represent the great majority of first generation Hispanics whose incomes are below \$35,000 and who have minimal discretionary income.

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