The Multicultural Marketing Equation: Media, Attitudes, Brands, and Spending

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With Data of the 2006 Florida State University, AOL/DMS Multicultural Marketing Project

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Table of Contents

Executive Summary

In the Spring of 2006, a multicultural online consumer research study was conducted with approximately 3000 respondents in English. About 1000 questionnaires each were completed by Non Hispanic Whites (NHW) and Hispanics (H); and almost 500 each by African Americans (AA) and Asians (A). The main purpose of this study was to assess the degree to which multicultural marketing efforts can aim at cultural commonalities or whether these efforts must be culturally targeted.

This study addresses the ongoing debate in marketing about the merits of directing programs to the common denominators across cultures or having specialized efforts directed to individual cultural groups. The issue is very much like the globalization vs. localization controversy. Should one take precedence, or should both coexist? Clearly, consumers of different cultural groups in the United States experience similar influences just by living in a larger common cultural context. However, these consumers still come from different perspectives and worldviews that should impact the way in which they behave in the US marketplace.

In analyzing **media exposure**, there are more commonalities than differences. The number of hours spent on the different media per week differs little across cultural groups. Most of the relatively small differences seem to be attributable to the language of the medium. In terms of sheer exposure, consumers of these different cultural groups share a lot in common given that their patterns of media consumption are very similar. What is surprising is that Hispanics and Asians do not spend more of their media time with outlets in languages other than English. That may be due to the fact that online consumers are generally younger, more English preferred and sophisticated consumers. It may also be due to the greater availability of content in English than in the language of their families. Further, increasingly there are more offerings that emphasize "in-culture" content than "in-language" programming. The example of the emerging trend represented by SìTV is a case in point. It is a television network directed to Hispanics but it is mostly in English.

Although the differences in sheer exposure to the media are small or non-existent, this does not necessarily mean that the content these different groups of consumers choose is the same. Indeed, it is very likely that there are specific cultural patterns in the content these different consumers choose. However, the exploration of usage by content categories was not in the scope of this study.

New media usage is a much stronger differentiator of cultural groups. The categories of new media included in the study are: cell phone usage, CDs and MP3 exposure and electronic games. The number of hours consumers spend per week is radically different by cultural group. AA and H spend almost twice the amount of time per week on the cell phone than NHW and A. The cultural tendency of African Americans and Hispanics to be connected and their affinity to strong ties may explain these differences. Clearly, this trend has major implications for the development of wireless consumer telephony, and for advertising and marketing over this new medium.

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Similarly, it is AA and H who spend much more time listening to CDs per week than their counterparts. The role of music as a cultural expression for each of these groups makes music on demand via CDs an important medium. The use of this medium not only predicts differential equipment and music sales, but also helps explain lifestyle variability across cultural groups in the sense of representing a predilection for the enjoyment of music on opportunities that differentiate the ways in which cultural groups enjoy their lives. Time spent with MP3 players or similar devices is greater for H and A than for NHW and AA. Perhaps the cost of MP3 and similar technologies accounts for some of the differential usage. Also, a preference for listening privacy could explain these differences.   MP3 players afford a less visible way of enjoying music because the devices are small and the headphones are unobtrusive. Youth may also account for the differences as A and H are younger in the population studied than NHW and AA.

In contrast to the previous types of new media, playing electronic games does not differentiate these cultural groups. This is surprising because age differences are statistically significant among all of the groups, and electronic games are usually considered to be the preference of younger players. In this population, H are the youngest, followed by A, followed by AA, and finally followed by NHW. This contradicts more commonly held assumptions that electronic games tend to be associated with youth.

In this set of new media questions, an item regarding amount of time spent on outdoor activities was included for lifestyle contrast. H and NHW spend more time on outdoor activities than others, although the differences are not very large. In general, the amount of time spent on outdoor activities appears to be low, in the magnitude of 5 to 6 hours per week. This raises concerns about passivity and a national tendency for weight gain for all of these consumers. Generally, emerging minorities exhibit a stronger proclivity for modern media which makes them important marketing targets for these categories.

Regarding **advertising and brand attitudes** there are common patterns and striking differences in the way in which these various segments participate in the consumer economy. AA and H are much more positive towards advertising and marketing than A and NHW. This differentiation serves as confirmation that AA and H are less cynical and more interested in commercial messages. For marketers this indicates that communicating with these AA and H consumers via commercial messages is more likely to be well received. However, this is a pattern of thinking that advertising and marketing professionals should not take for granted.

In-culture networking and word-of-mouth about products and commercial messages is much higher for AA than for anyone else. Hispanics are lowest in this attitude scale. What this means is that AA are more likely to spread influence in homogenous AA networks, while H are more likely to get their influence from others outside their network. This is a finding that has important implications for grass roots campaigns and the stimulation of word-of-mouth.

AA are more interested than anyone else in having marketers do good for their communities and they are willing to pay more for that. Hispanics share in this preference for brand orientation to their community as well. Marketers who get involved in helping AA and H communities are likely to gain their favor. In contrast to their community orientation, AA are also higher than any of the other groups on their preference for individually setting up their paths. AA also hold a stronger belief than the other groups that discrimination is still a problem in our society.

A and H are more positive towards sports than AA or NHW. Marketers can capitalize on this tendency by giving their brands better visibility in the context of sports. A are more interested by far in online shopping and in attributing importance to brands in their lives than any other

cultural group. This attests to the salience that brands have among A. It is the image and reputation of brands that appear to have a high allure among these consumers.

The tendencies uncovered in this section cast an important doubt on the potential that the multicultural marketplace can be reached by speaking to commonalities. These attitudinal differences point to idiosyncrasies difficult to reconcile in a multicultural campaign.

Brand identification differs across cultural groups. A and AA identify with large technology companies like IBM and MSN. A, H, and NHW identify with large established brands like Walmart, Coca-Cola, and McDonalds. A are more likely to identify with "cool" brands such as Nike, Gap, and Sony than anyone else, followed by H. AA and Hispanics are more likely to identify with portal brands including Google, Yahoo!, and AOL. Again, one can see a tendency for emerging minorities to identify with a variety of brands. It seems that these cultural groups are likely to be the ones fueling the life of brands, both established and new, in the United States. This is a wakeup message for those brands which have not taken the potential of the AA, Hispanic, and Asian emerging markets seriously.

NHW and AA are most likely to have homogeneous **friendship networks** than anyone else. The most homogeneous networks are those of NHW, and the most heterogeneous networks are those of A. H also have highly heterogeneous networks but less so than Asians. The implication of this pattern is that NHW and AA are more likely to be influenced by people like themselves, while A and H are more likely to be influenced by others. These tendencies should be taken into consideration for the planning of grassroots and other approaches that capitalize on interpersonal diffusion of information.

AA and H were more likely to highly endorse most of the **values** presented to them than NHW or A with some exceptions. This is likely to be the case because individuals who see themselves as climbing the social ladder need strong anchors for constancy and reassurance. Also, the cultures these individuals come from heavily emphasize the importance of these values. Marketing to AA and H needs to be oriented to the values which these consumers believe are important.

In a similar vein as above, A, AA, and H are more likely to see the **media as influencers** in their consumer decisions than NHW. **The influence of other people**, however, is not different across these cultural groups. That has very important implications because popular wisdom has perpetuated the notion that H, for example, are more influenced by word-of-mouth than others. That is not the case. Word of mouth is a common influencer of strong importance that cuts across cultural group differences. This is not in contradiction with the fact that friendship networks can be more or less diverse as stated above.

A and H are most likely to have modern **technologies** like a blog, an MP3 player, and a digital video camera. The least likely to have these technologies are NHW. The marketing industry should consider new and different avenues for connecting with these A and H consumers who see themselves as innovators. The fact that these users of new technologies come from cultures that differ from what used to be the mainstream of US society, calls for increased knowledge and sensibility for successful marketing strategies.

Interestingly, **online activities**, such as researching products or services, doing school and job related work, and conducting financial activities are more frequent for almost everyone except for NHW. This confirms a technologically oriented pattern on the part of emerging minorities. As seen in the detailed analysis in this report there are some clear differences among all the groups. The opportunity for SEM (search engine marketing) with members of emerging minorities is likely to be significant.

The pattern of **<u>expenditures</u>** of many important consumer items was found to vary among the four cultural groups.   The differences and similarities are quite detailed. The observed trends justify the conclusion that marketing to specific cultural groups needs to be more targeted and many times more effective than an overall bland approach.

Still, one must keep in mind that there is virtue to the notion of thinking globally and acting locally. Marketers can create a matrix of the different topics explored here by cultural groups and think about how each of the cells in the matrix can be filled similarly or differently according to their tactics and approaches. The overall strategy should be well informed by recognizing where cultural differences do make a difference.

The Multicultural Equation

The multicultural equation, the balance of targeting by commonalities and/or targeting by specific cultures, has varied across the segments of this study. In some segments the commonalities appeared to give a strong message, which was then illuminated by cultural differences. In other segments, although there were some similarities across groups, they were by far outweighed by cultural differences. In summary, the response to the main question for this research is--*cultural differences by far are the strongest elements in the multicultural equation*. Even if commonalities in some segments are strong, the cultural differences found in the attitudes and values segments suggest that there is no easy one-dimensional path across cultures.

Multicultural Marketing:
Media, Attitudes, Brands, and Spending

Introduction

Is the US now a "multicultural market" which shares a common consumer perspective, or is it an aggregation of cultural consumer segments that behave and feel differently? This is the question with which a graduate seminar in multicultural marketing communication started the spring of 2006. The topic lead to a debate and a research project that ultimately generated data to answer the general question we started with and many others.

This paper summarizes the majority of the data generated by the Florida State University AOL/DMS study. This report is mostly descriptive. More theoretical and conceptually oriented papers will appear in the academic and trade press in the near future. This project aimed to provide a comparative view of the largest relatively homogeneous segments of modern US Society: Hispanics, Asians, African Americans, and Non Hispanic Whites. The following were the areas investigated:

- Media exposure by language

- Attitudes relevant to general marketing and to cultural marketing specifically

- Identification with global brands

- Consumer values

- Online activities

- Influences on consumer behavior

- Language use and other culturally related behaviors, and

- Expenditures by major consumer product/service categories

The term "multicultural marketing" has been used in varied ways by both marketers and academics. In this context "multicultural marketing" refers to the potential of directing uniform marketing efforts to culturally diverse groups by targeting the commonalities among these groups. The degree to which this is possible is explored with this data. **This report refers to the balance of targeting by commonalities and/or targeting by specific cultures as "the multicultural equation".**

Methods
Respondents were originally sampled via the Opinion Place online "river" methodology. This method has also been referred to as "RDD for the web" as it uses broadcast promotional intercepts to generate a flow of respondents to the Opinion Place site. Respondents are screened and assigned to surveys in real-time, and are not considered registered panelists since most do not return to the site for ongoing survey participation.

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Given the quota requirements for this study, a random sample of past respondents was selected based on their demographic characteristics and invited, in English, to participate in this special survey opportunity via a custom email invitation. Respondents completed the survey by clicking on a link in the email invitation, which connected them with the online questionnaire in English.

The average length of the survey was 17 minutes. Each respondent received a small incentive for completing the survey (a $2.50 credit towards their online subscription).

Additional details:

- Fieldwork was executed from March 17 - 27, 2006.

- Respondents were required to be 18 years old older.

- Quotas were set for four ethnic groups. The actual number of completes per quota group is as follows:

  - White/Caucasian (n=1045)

  - Hispanic (n=1012)

  - African American (n=503)

  - Asian (n=440)

- Approximately a quarter (26%) of those who were invited to the survey chose to respond. Of those responders, just under half (47%) qualified to participate in the study. The vast majority (87%) of qualified respondents completed the questionnaire.

Online programming and data tabulation were provided courtesy of Research Results, Inc. Our thanks to John Zarrella, President, and his excellent team of survey specialists.

Limitations

The most obvious limitations of this study are that the data was collected exclusively online and in English. It clearly excluded many consumers that do not yet participate in the digital economy who do not feel comfortable in English. Further, the respondents were all AOL subscribers. While the base of AOL subscribers is huge, almost 20 million, it precludes from participation those who do not use AOL. While this data is likely to be representative of the larger online English speaking population, we do not have any certainty about it because the sample was not probabilistic. Still, the sample is robust and likely to provide directional insights regarding the behavior of members of the major culturally homogeneous groups in the United States.

Acknowledgments

This project would have never come to light if it had not been for the visionary and energetic collaboration of **Marjette Stark and Gina Villavicencio of AOL DMS, Mark Lopez of AOL Networks, and John Zarrella and his team at Research Results.**

The graduate students in the FSU COM 6400 Section 8 "Advanced Topics in Multicultural Marketing Communication," were the engine that sparked this effort. These students were: **Kelly Alvarez, Eva Asher, Yen-Shen Chen, Li-Shiue Gau, Angela Henry, Ashley Holloway, Hui-Ying Hsieh, Amy Lo, Bronze Major, Holly McGavock, Kristina Plotnikova, Kiswana Russell, Madhurima Sarkar, Maria Sarmiento, Jeffrey Taylor, Jackie Thomas Jr., Lauren Vanlierop, Perla Villafañe, and Destiny Wiggins.**

Media Exposure

Traditional Media Exposure

We asked respondents to report the approximate amount of time they spend in an average week watching television, listening to radio, reading newspapers, reading magazines, and using the Internet, both in English and in another language. Table 1 shows the pattern of means of weekly media exposure by cultural group and by language.

Table 1. Weekly Means of Media by Culture by Language						
	NHW	AA	Asians	Hispanics		
N	1035	497	439	1005		
TV Hrs Eng	20.9	19.8	16.1	16.1	*	NHW=AA > A=H
TV Hrs Other	0.2	0.3	2.0	2.6	*	H>A>NHW=AA
Radio Hrs Eng	9.5	8.7	8.4	9.7		
Radio Hrs Other	0.2	0.2	0.9	2.5	*	H>A>NHW=AA
Newsp Hrs Eng	3.8	4.2	3.7	3.7		
Newsp Hrs Other	0.1	0.1	0.8	0.6	*	H,A>NHW=AA
Mags Hrs Eng	3.0	4.2	3.4	3.5	*	AA=H, AA>NHW=A
Mags Hrs Other	0.1	0.1	0.6	0.7	*	H,A>NHW=AA
Internet Hrs Eng	21.5	21.2	19.7	18.4	*	H=A, A>NHW= AA
Internet Hrs Other	0.2	0.8	1.0	1.5	*	H=A=AA, H>NHW
* p< .05						

Weekly exposure to English language television is similar for Non Hispanic Whites (NHW) and African Americans (AA) and lower for Asians and Hispanics. The latter two groups have more exposure to television in a language other than English, and that is not surprising. Still, their overall television exposure is somewhat lower than it is for their NHW and AA counterparts.

Patterns of exposure to radio in English are somewhat higher for NHW and Hispanics. When adding exposure to radio exposure in another language, Hispanics show the highest levels of exposure to this medium. This pattern is consistent with cultural expectations because there is a strong tradition of radio listening in Latin America and that tradition appears to have persisted among US Hispanics.

Newspaper readership seems similar across cultural groups except that a fraction of that readership is in another language for both Asians and Hispanics. Magazine readership is lowest for NHW, and when adding magazines in other languages, similar for AA, Asians, and Hispanics.

The use of the Internet is very similar across cultural groups, particularly when adding Internet usage in another language in the case of Asians and Hispanics. It is interesting that AA use the internet in another language almost to the same extent as Asians. Still this amount of usage in another language is a very small proportion of overall usage.

More similarities than differences in traditional media exposure

What is surprising about this pattern of findings are more the similarities than the differences. Overall exposure appears to be quite homogeneous with somewhat obvious language variations for Asians and Hispanics. Still, even in the case of Asians and Hispanics their

media exposure in other languages is relatively small. This might be due to the fact that these respondents are all Internet users, and Internet users tend to be more acculturated and knowledgeable of the English language. It could also be that the majority of content on the Internet is in English. In addition, the use of the Internet in English may be more relevant depending on the information sought, be it banking, directions to a location, or specific categories of purchase.

As more Internet content becomes available in languages other than English, the balance might change. It could also be that the uniqueness of the content in other languages may not be significant enough for consumers to deviate from English language mainstream patterns.

New Media Use

We asked respondents to report the approximate amount of time they spend per week using new communication related technologies. These included a) Speaking on a cellular phone, b) Listening to CDs, c) Listening to MP3s or an iPod, d) Playing electronic games, and for comparison purposes we also included e) On outdoor activities. Table 2 reports the means by activity and by cultural group.

Table 2. Weekly means of Technology by Culture						
	NHW	AA	Asians	Hispanics		
N	1035	497	439	1005		
Cell Hrs	5.8	12.8	6.7	10.4	*	H=AA>NHW=A
CD Hrs	3.8	6.8	4.3	6.5	*	H=AA>NHW=A
MP3 Hrs	1.1	2.2	3.6	3.5	*	A=H>AA>NHW
E-games Hrs	2.0	2.2	2.8	2.4		
Outdoor Hrs	6.5	5.6	5.0	6.5	*	H=NWH=AA, H=NHW>A
* p< .05						

AA and Hispanics spend much more time on cell/mobile phone usage
Cultural groups appear to strongly differ in the amount of time they spend on the cell/mobile phone. Hispanics and AA spend much more time on this device than their Asian and NHW counterparts. This is a tendency that may be explained by the nature of the AA and Hispanic cultures. These cultures place a large amount of importance on being connected and integrated in a social group.

In a parallel fashion, AA and Hispanics spend more time listening to CDs than Asians and NHW. Music is a manifestation of culture, and AA and Hispanics appear to be more eager to spend time on this activity. Listening to music based in one's own culture can serve not only as an in-culture bond for these groups, but also a reinforcement of their connection with the wider society. CDs make the enjoyment of music much more portable and available.

Perhaps due to the more expensive technology required, MP3s are more favored by Hispanics and Asians than by AA, who in turn favor MP3s more than NHW. Currently, the most common way of enjoying MP3s is with the use of a personal MP3 player, making it a much more individual experience. This may also account for a somewhat lower usage by AA and somewhat higher usage by Asians, as AA are expected to be more gregarious and Asians somewhat more private.

Electronic games are pursued equally across cultural groups

These groups did not differ statistically in terms of their use of electronic games but the absolute levels are relatively high. As expected there is a small negative correlation between the amount spent playing electronic games and age, when controlling for cultural group ($r=-.07$ $p\leq .05$). What this indicates is that younger people, regardless of cultural group, are somewhat more likely to play electronic games than their older counterparts.

Engaging in outdoor activities varies by cultural group, and Hispanics and NHW are somewhat more likely to engage in these activities. What is surprising is the admission and realization that passive media exposure takes so much more time than outdoor activities that require more physical exertion. This corroborates the need for education to entice people in general to be more physically active in the United States, particularly as new media becomes ever more enticing and popular.

Conclusion on Media

Language and cultural connectivity are seen as major influences on how members of different cultural groups in the US spend their time. When it comes to traditional media, native languages continue to be part of the media menu, even for many who are more likely to be proficient in the English language. Social and cultural connectivity appear to be more salient to those who come from more collectivistic traditions such as Hispanics and AA.

The Multicultural Equation for Media

Commonalities

Traditional media exposure is the common theme. The one resounding message across the multicultural spectrum of this study is that all these groups use traditional media primarily in English, to approximately the same extent. There are minor exceptions of in-language media for Hispanics and Asians. A noteworthy exception is that Hispanics tend to listen to radio more than the others. The extent of usage seems to suggest a common avenue for reaching these consumers, but the caveats of what content is most appropriate and what messages will resonate with the target groups keeps this from being an easy, across the board solution. It also begs the question of whether these online consumers would prefer more media in their own languages and for what purposes. An interesting *new media* cultural commonality is that all of these groups seem to play electronic games to the same extent. This finding was also common across the difference in ages among the groups in this study, breaking the usual assumption that younger consumers are those engrossed in this pastime.

Cultural Differences

What is fascinating is that NHW are much less immersed in *new media usage* than the three key emerging minority groups studied. AA and Hispanics by far lead all four groups in time spent communicating by cell phones, with NHW using them the least. These two groups—AA and Hispanics—also spend significantly more time listening to CDs. Hispanics and Asians are heaviest in MP3 usage with NHW again the lowest.

The multicultural equation has a clear wakeup message: Yes, multicultural groups are all still a part of the traditional media scene, with some mild differences by language, BUT emerging minorities of Hispanics, AA, and Asians are out front in the world of new media usage!

Attitudes

Twenty three attitudes were measured by means of a Likert type scale coded 1-6, with 1 being "Completely Disagree" and 6 being "Completely Agree." These attitudes were expected to represent dispositions towards advertising and culture, and other related aspects of life. A

principal components factor analysis with Equamax rotation and Keiser normalization was conducted to reduce the data. Six main factors emerged to aggregate the data in a meaningful way[1].

The first factor seems to represent a **positive disposition towards advertising**. The six items representing this factor were:

- Ads are important because they give me the information I need about products

- I rely on ads to help me learn about new products and services relevant to my life

- Ads I see often make an impression on me

- I often tell my friends and family about ads I see

- I often buy products or services I see mentioned in an ad

- I like talking about ads I see with friends and family

The next factor is composed of three items and represents an overall affinity to **networking and sharing with members of one's cultur**e:

- I am more likely to talk about products with others of my same cultural/ethnic group

- I enjoy media that specifically serves my cultural/ethnic group more than other media

- I am more likely to talk about products with others who share my lifestyle preferences

The third factor represents a **positive attitude towards sports** and was composed of two items:

- Loyalty to my sports team is important to me

- Sports are an important part of my life

A fourth factor, composed of four items, represents a **favorable online disposition** that includes risk taking, brand reliance, and attention to others regarding choices:

- I am currently buying more online than in physical stores

- The brands I use tell people a lot about who I am

- I strongly rely on my friends' opinions about products and services

- I enjoy taking risks

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[1] A correlation of .45 was used to consider that a variable had a strong correlation with the underlying factor. All components (factors) had an Eigenvalue larger than 1.0.

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The fifth factor represents a **community and future orientation**:

- It is important to sacrifice now for the future

- I am willing to pay a little more for products of companies that give back to my community

- Older people should get more respect than others

The sixth and last factor seemed to be a "**self-determined**" perspective:

- I set my goals independently, even if it means going against what my friends and family think is best.

- One's main responsibility is to oneself

- Discrimination is still a part of everyday life

Indices that included each set of variables were created using factor score coefficients in order to assess the degree to which the different cultural groups in this study shared or diverged in these attitude clusters.

Attitudes by Cultural Group

Table 3 summarizes the differences and similarities among cultural groups in terms of their attitudes towards marketing related aspects[2].

Table 3. Attitude Indices by Cultural Group						
	NHW	**AA**	**A**	**H**		
Positive Ad Attitude	-0.10	0.17	-0.11	0.07	*	AA=H>NHW=A
Inculture ad networking	0.00	0.21	0.03	-0.12	*	AA>NHW=A>H
Positive Sports Attitude	-0.08	-0.09	0.11	0.07	*	A=H>NHW=AA
Positive Online Shopping Attitude	-0.04	-0.31	0.30	0.06	*	A>H=NHW>AA
Community Orientation	-0.25	0.28	0.03	0.10	*	AA>H=A>NHW
Self Determination	-0.14	0.35	-0.10	0.01	*	AA>H>A=NHW

* $P \leq .05$

AA and Hispanics are more positive toward advertising and marketing.
These summary findings highlight differences that are important for marketing in a culturally diverse society. AA and Hispanics have a more positive disposition towards advertising and marketing than NHW and Asians. This is not totally surprising because Hispanics and African Americans are known for a less callous attitude towards commercial messages than others. They still see ads as information they can use for making decisions in their lives.

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[2] The means presented in Table 3 are based on standardized coefficients that have an overall mean of zero and a standard deviation of one. That is why the individual means appear to be relatively small. The means are portions of the standard deviation of their distribution. Thus a mean of .35 can be interpreted as being 35% higher than a mean of 0.0.

It was surprising to see that an affinity for in-culture networking for products advertised was much higher for African Americans than for anyone else. Typically one would have expected Hispanics to share these attitudes with AA because Hispanics are also known to be word-of-mouth oriented. Nevertheless, it seems that Hispanics do not rely on their own cultural network for word-of-mouth marketing influence. They, perhaps, are more open to influences from others rather than just members of their own culture. That also seems to be the case for Asians and NHW.

Asians and Hispanics are more likely than others to have strong positive attitudes towards sports. Hispanics are known to be team and sports oriented. It is interesting, however, that Asians emerged as more sports oriented than NHW and AA.

Asians stand out in their positive attitudes towards online shopping.
Quite overwhelmingly Asians have much more positive attitude towards online shopping, risk taking, and brand reliance. Because of their technologically-oriented culture, Asians may be more open to online transactions. Also, many Asians have a positive attitude towards gambling and their risk taking attitude is reflected here. Further, Asian brand orientation is known and their affinity for designer brands has been anecdotally illustrated.

AA, however, are substantially more likely to be community oriented when it comes to marketing as they are in their preference for in-community networking. Marketers need to pay attention to AA's desire to see companies involved in bettering their communities.

Perhaps in a contradictory fashion, AA are also more likely to be self-determined and self-reliant. This may be explained by the strong association of these attitudes with a sense that discrimination is a pervasive aspect of life. If the outside world is perceived to be hostile, then self-reliance becomes more important.

Conclusions on Attitudes
The differences found regarding clusters of attitudes suggests that marketing to culturally diverse groups is more complicated than it seems. There is ample heterogeneity in the ways in which these diverse consumers think of marketing and marketing messages and the ways in which they relate to these messages. Even though all the consumers in this study are online, we found that sharing that important aspect of their lives does not make them homogeneous in the ways they look at the world.

The Multicultural Equation for Attitudes

Commonalities
Clear messages on differences among cultures outweighed commonalities in this section on attitudes. One of the strongest findings is that NHW are the least positive on most of the attitudinal factors which emerged.

Cultural Differences
The dynamic message of this attitude section resides with the emerging minority groups. It's a complex message with some sentiments which are unique to a single group and others which are commonly held with another group. AA and Hispanics hold positive attitudes toward advertising; Asians and NHW do not. Asians and Hispanics feel positively about sports, with Asians by far the most enthusiastic. Asians stand out in their positive attitude toward online shopping, risk taking, and brand reliance. AA are highest in preferences for in-culture networking and community orientation. Interestingly, AA are also highest in self-determination and self-reliance attitudinal preferences. NHW have a less positive affinity for

most of the attitudinal factors in the study than AA, Hispanics, and Asians. This signals a lack of emotional engagement for NHW in these areas.

The multicultural equation for attitudes is heavy on cultural differences vs. commonalities. In contrast, the cultural differences are alive with flavor and emotions for the emerging minority groups! Hispanics, Asians, and AA call out for marketers and researchers to take notice of their strong likes and dislikes. These groups appear eager for being approached in specific ways. The common theme for NHW is to be negative or detached from most of the attitudinal factors. New ideas to ignite the interests of NHW should be explored. Culturally specific initiatives based on understanding differences can respond to these diverse attitudes.

A table containing the means for each attitude by cultural group can be found in the Appendix.

Brand Identification

The degree to which different cultural groups identify with large global brands can be expected to vary due to affinity, interest, history, and other reasons. Twenty-five brands[3] were presented to respondents to evaluate their degree of identification with each on a Likert type scale ranging from 1 to 6, with "1" meaning no identification at all with the brand and "6" meaning complete identification with the brand.

In order to reduce the complexity of these data, the brands were submitted to a principal components analysis with Equamax rotation and Keiser normalization. According to the Scree test there are four major components or factors in the data. The first factor and its associated variables were[4]:

"Large Tech" Brands
- Netscape

- IBM

- MSN

- American Express

- Apple

- Virgin

- Nokia

- Ford

- Toyota

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[3] Many of the brands included were also in the GenWorld Energy BBDO teen study conducted in 13 countries in 2005.
[4] All with loadings of .45 or larger in the factor.

Largely, these brands represent large, well-established tech names these days. Clearly the areas of technology they represent are quite varied. For the purpose of simplicity we have called them "Large Tech" brands.

The next factor was composed of large established consumer brands:

"Established" Brands
- McDonalds

- Walmart

- MM's

- Pepsi Cola

- Nestle

- Disney

- Coca-Cola

- Ford

- Colgate

This factor was labeled "Established" for the sake of simplicity. The next factor was composed of:

"Cool" Brands
- Nike

- Gap

- Calvin Klein

- Adidas

- Sony

We call this the "Cool" factor for including youth and design oriented brands. The last factor included:

"Search" Brands
- Google

- AOL

- Yahoo!

Having these brands in one factor made sense as they are close competitors in the search and portal spaces. For simplicity we call them the "Search" factor. We created indices with the

standardized values of these variables to represent each factor. Table 4 below, describes the contrasts and similarities of these variable factors by cultural group.

Table 4. Brand Indices by Cultural Group						
	NHW	AA	A	H		
Large Tech	-0.02	0.15	0.23	-0.15	*	A=AA>NHW>H
Established	0.07	0.11	-0.29	0.00	*	AA=NHW=H>A
Cool	-0.22	-0.10	0.36	0.12	*	A>H>AA>NHW
Search	-0.17	0.18	0.00	0.09	*	AA=H,AA>A>NHW

* $p \leq .05$

Asians and AA identify more strongly with "large tech" brands.
Asians and AA were more likely to identify with large tech companies than their NHW and Hispanic counterparts. It is perhaps that these large brands provide a sense of progress and stability that makes them particularly palatable to these groups. In contrast Asians were much less likely than others to identify with the more established mainstream brands. This is perhaps because Asians are least likely to have a heritage that includes these brands as part of their consumer Gestalt.

Asians strongly identify with "cool" brands.
Asians, however, strongly identify with what we term "cool" brands, which is not surprising given Asians' positive disposition towards fashionable products and their logos. In a similar vein, while not as strongly, Hispanics were also more likely than others to identify with "cool" brands. It has been substantiated in other studies[5] that Hispanics are very positive towards up and coming fashionable brands.

AA and Hispanics are most identified with prestigious "search" brands
African Americans and Hispanics most identified with prestigious search/portal brands. Asians were exactly at the mean of the distribution (0.00) and NHW were the lowest in identifying with these companies. The meaning of this may be that the future of new and growing brands could rest in the hands of emerging minorities as opposed to being in the hands of the NHW consumer. There may be an important cultural excision when it comes to the future of less established brands. The breakdown of individual brand means by cultural group is provided in the Appendix.

The Multicultural Equation for Brand Identification

Commonalities
Commonalities across cultural groups do not make up the predominant pattern for identification with various brand factors. The overall pattern of identification is more a patchwork quilt, with the groups split most frequently two by two on the extent to which they feel affinity to each of the four brand factors. It is noteworthy that it is *not* consistently the same two groups which share similar opinions on brands.

Cultural Differences
On "large tech" brands it is the Asians and AA who share on strength of brand identification, with the Asians being the strongest. On established brands, AA and NHW express the strongest identification and Asians the least. On "cool" brands Asians and Hispanics have the

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[5] The Yankelovich Multicultural Monitor Marketing Studies.

stronger identification, with Asians strongest by far of all groups. On prestigious "search" brands AA and Hispanics express identification, with AA strongly in the lead. NHW identify the least by far with "cool" and "search" brands.

The multicultural equation for brand identification leans heavily towards cultural differences vs. commonalities. Emerging minorities are the most identified with "large tech", "cool" and "search" brands. This indicates that the strength of brand identification for these brand factors is *not* currently driven by NHW groups. Because these brand factors are future-oriented, the emerging minorities who identify with them merit the attention of marketing, advertising and research. Established brands still hold identification by most groups, but it makes sense for such brands to keep an eye on the direction in which brand identification is heading with these diverse cultural groups.

Interpersonal Networks

An important indicator of whether the US marketplace is becoming increasingly multicultural is knowing the extent to which members of these different cultures interact. In other words, what is the heterogeneity or homogeneity of their interpersonal networks? Consumer behavior is highly dependent on the guidance and advice of others who are significant to the shopper. In order to ascertain the homogeneity/heterogeneity of interpersonal networks we asked respondents to provide estimates as follows: "Please tell us about your friends. About what percentage of them are:

- o   Caucasian/White (non-Hispanic)
- o   African American/Black
- o   Asian
- o   Native American/American Indian
- o   Mestizo
- o   Hispanic/Latino
- o   Pacific Islander
- o   Caribbean"

Table 5 presents the average percentage distribution of friends of these different groups by the four cultural groups that are the focus of this study.

Table 5 Average Percentage of Friends by Cultural Group					
Friends are:	**NHW**	**AA**	**A**	**H**	**Total**
Caucasian	80	20	39	34	174
African American	8	63	7	10	89
Asian	2	2	37	3	43
Native Americans	1	1	1	2	5
Mestizo	0	0	0	1	2
Hispanic	6	6	8	45	65
Pacific Islander	0	1	4	1	6
Caribbean	0	5	1	2	8
Other	1	2	3	3	9
All mean percentage differences across cultural groups were $p \leq .05$					

NHW have the most homogeneous in-culture networks

This table reveals that NHW have the most homogeneous networks of all four cultural groups, with AA following closely behind. Hispanics have more heterogeneous networks, but Asians have the most diversified interpersonal networks of all. Clearly, part of the heterogeneity of these networks is likely to be accounted for by the sheer presence of each cultural group in society. It is obviously easier to have NHW friends because they are generally more abundant. As can be seen, the main four cultural groups in this research have very few friends who are Native American, Pacific Islander, Caribbean, etc. which is likely due to their relatively small number in the United States. Still, as could be expected, AA have more Caribbean friends than anyone else likely because of race and common heritage, and for similar reasons Asians have more Pacific Islander friends than any other group.

Asians, Hispanics and AA are more likely to be influenced by those of other cultural groups

From a marketing perspective, those who are more likely to be influenced by those of other cultural groups are Asians, Hispanics, and AA than NHW. This means that multicultural marketing efforts still have to take into consideration that NHW have relatively little interaction with other cultural groups. It is not surprising that people stick to others who are like themselves. What is surprising is that those who are members of the larger minorities in this country appear to be quite open to the influence of others who are "different". Given these trends, a multicultural effort would be expected to resonate more with traditional minorities than with NHW. This deserves consideration for spokespersons chosen for advertising campaigns.

The multicultural Marketing Equation for Interpersonal Networks

Commonalities

Commonalities are not shared across all groups for interpersonal networks. Differences in networking with those outside one's own cultural group are evident for NHW and AA, in contrast to Asians and Hispanics.

Cultural Differences

NHW and AA tend to interact most frequently with those who are part of their own cultural groups, though AA to a lesser degree. In contrast, Asians and Hispanics frequently interact with those who are different culturally. This means that information and influence tend to stay to a greater extent within the former groups and become reconfirmed. In contrast, the latter groups may more readily learn from and be influenced not only by those within their groups but by other cultures as well.

The multicultural equation is again tipped toward cultural differences over commonalities in interpersonal networks. Marketers, advertisers and researchers

should pay attention to diverse avenues for disseminating messages, and recognize the strong differences between relative insularity and openness among the various cultures in this study.

Values

Personal values affect consumer dispositions regarding how to allocate their money and how to think about what investments are important to them. With the expectation that values would vary by cultural group, a set of values[6] that can be considered universal were listed for the respondents to rate in terms of importance to them. The scale was, again, a six point scale varying from 1 to 6, with "1" being "Not at all important" and "6" being "Extremely important." The set of 16 values[7] was submitted to a principal component factor analysis routine with Equamax rotation and Keiser normalization to reduce the redundancy that could exist in the set of values. Because of very strong inter-correlations, most of the values loaded on only one factor, two in the other factor representing the pursuit of wealth and success, and the last one representing religion. Given this lack of discrimination, the entire table of values is presented with its correspondent means by cultural group, in table 6.

Table 6. Value Means by Cultural Group					
	NHW	AA	A	H	
Friendship	5.55	5.52	5.45	5.58	* H=NHW=AA, H=NHW>A, AA=A
Love	5.61	5.71	5.46	5.67	* AA=H>A,H=NHW>A, AA>NHW
Creativity	4.92	5.15	4.89	5.18	* H=AA>NHW=A
Independence	5.42	5.66	5.28	5.59	* AA=H>NHW>A
Curiosity	4.76	4.68	4.71	4.72	
Education	5.32	5.73	5.33	5.60	* AA>H>A=NHW
Equality	5.29	5.73	5.28	5.51	* AA>H>A=NHW
Family	5.75	5.83	5.54	5.81	* AA=H, AA>NHW, AA>A, H=NHW>A
Freedom	5.71	5.85	5.44	5.74	* AA>H=NHW>A
Honesty	5.77	5.87	5.60	5.79	* AA>H=NHW>A
Learning	5.43	5.74	5.37	5.63	* AA>H>NHW=A
Loyalty	5.67	5.76	5.48	5.72	* AA=H, AA>NHW, AA>A, H=NHW>A
Environment	4.96	4.95	4.84	5.09	* H>NHW=AA=A
Religion	4.25	5.22	4.08	4.60	* AA>H>NHW=A
Success	4.69	5.35	5.05	5.27	* AA=H>A>NHW
Wealth	4.00	4.67	4.57	4.42	* AA=A>H>NHW

AA and Hispanics tend to feel more strongly about the importance of most values
AA are generally more likely to give higher importance to most of these values than members of other cultural groups are. Hispanics are in second place in endorsing the importance of

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[6] As in most other cases of batteries the items were randomly rotated when presented to respondents to avoid an order of presentation response set.

[7] Many of these values were also included in the GenWorld Energy BBDO teen study conducted in 13 countries in 2005.

these values. NHW are third in expressing that most of these values are important to them, and Asians generally give less importance to these values than others. That does not mean that the values are not important to Asians or to NHW because the scores are still high relative to their scales. What this means is that AA and Hispanics appear to feel more strongly about the importance of these values. Differences may also be affected by cultural differences in response modes since Hispanics have been known to answer in a more socially acceptable way and Asians in a more conservative manner.

Conclusions on Values

These trends may be important in targeting AA and Hispanics as they seem to have values somewhat more present in their thinking as part of their daily lives. NHW and Asians appear to be more pragmatic and somewhat less emotional. These findings appear to substantiate the importance of differentiating marketing approaches by cultural group as their value emphases differ.

The Multicultural Equation for Values

Commonalities

The overwhelming commonality across cultures on all of these values is the high mean ratings of their importance. This underscores the salience of values in their thinking and decision making. It also suggests where their deeply held emotions lie. The lowest mean value on this six point scale, with six being highest, was a four attributed by NHW to the importance of wealth. The highest mean value was 5.87 attributed by AA to the importance of honesty.

Cultural Differences

There are two important ways to view cultural differences in the value ratings of the four cultural groups in this study. One is from the perspective of overall value importance ratings by each cultural group. AA and Hispanics appear to give relatively more importance to values than NHW and Asians. Another perspective is the pattern of importance across each value. For example, AA by far attribute the most importance to "religion" compared to other groups; Asians attribute the least to "love". There is an abundance of significant differences between the groups studied across almost all of these values.

The multicultural equation on values is a balance--commonalities provide the overall message and cultural differences are needed to understand that message. Across cultures these groups assign high importance to values. However, the mean differences for each value, e.g., honesty, family and so forth, assigned by each of these cultural groups serve as a necessary clarification. This suggests that each cultural group is complex and worthy of attention if researchers, advertisers, and marketers are to understand this important values equation.

Technology Ownership

To assess whether or not members of different cultural groups in US society acquire technology to the same or different extents, we asked respondents to indicate which of a list of technologies they "have." Table 7 presents the percentages of members of each cultural group that own each of the technologies.

Table 7. Technology Cultural Groups "Have"					
	NHW	AA	A	H	
A blog	7.2	8.2	12.8	14.7	*
A website	15.9	20.3	21.9	23.1	*
A podcast	1.5	3.0	3.0	5.2	*
Cable TV	67.1	66.8	62.6	63.5	
Cellular phone with camera	34.7	49.3	58.1	58.9	*
Cellular phone without camera	56.7	55.3	44.2	48.9	*
Credit card	85.5	77.7	85.4	86.1	*
Desktop computer	90.6	90.7	87.5	89.4	
Digital photo camera	64.1	49.1	75.2	67.6	*
Digital video camera	25.8	33.4	40.5	43.9	*
DVD burner	49.0	54.5	55.1	59.2	*
DVD player	86.8	92.8	87.0	93.2	*
High speed internet access	52.6	56.1	59.2	56.5	
Dialup internet access	48.2	53.3	48.5	46.8	
Laptop computer	33.9	40.0	56.0	40.0	*
Mp3 player	19.7	21.9	39.6	36.9	*
Satellite TV	26.8	24.5	23.5	30.8	*
Subscription to premium channels like HBO	36.7	51.5	31.9	46.1	*
TIVO or some other Digital Video Recorder for your TV	19.4	19.9	18.0	20.9	
Wi-Fi or wireless Internet access	16.9	18.1	32.1	20.9	*
* p < .05					

Hispanics lead in having their own blogs.
There are several surprising findings in Table 7. First of all it is quite unexpected that Hispanics, along with Asians, would lead in having their own blog. Given that Asians are generally known for having a strong affinity for technology, this finding is not surprising. However, Hispanics having more blogs than the other cultural groups is less intuitive. It may be explained by their strong cultural communication and networking orientation. It seems that for Hispanics being "connected" constitutes part of their satisfaction with life and blogging is part of the communication Gestalt. In addition, blogs could be created to address political problems and immigration issues shared by Hispanics. This tendency for being connected is evident also in other findings in this table.

As can be seen, Hispanics, and many times Asians, are more likely than others to have a website, a podcast, a mobile phone with a camera, a digital photo and video camera, a DVD burner, an MP3 player, satellite TV, and even wireless Internet access. This allows for increased communication and the potential for creativity, which are prized in these cultures.

Hispanics and Asians have a stronger affinity for communication technology
This Hispanic and Asian affinity for communication technology has implications for marketing. Clearly, these two groups are likely to adopt these communication innovations faster. Further, their use of these technologies gives them access to information and messages that they may not find elsewhere. Thus, media planners need to be cognizant of these trends and take into consideration new forms of advertising, such as messages on mobile phones or online marketing strategies.

The ownership of technology and digital tools may influence the generation of unique media and content as well as the creation of campaigns, contests, and more interactive initiatives that engage the consumer in the creative process. Some marketers are already taking advantage of this.

Credit cards were included here as they represent technologies that impact consumers' lifestyles. As expected, because all these consumers are online, the differences in terms of credit card ownership are not large. Still, Hispanics are generally known for being less likely to own credit cards, and that is not the case here. African Americans are less likely, however, than others to have a credit card, though the difference is small.

The Multicultural Equation for Technology Ownership

Commonalities
Commonalities across the cultural groups do not appear to be the main message on technology ownership. The few commonalities across groups reside in technologies that are more ordinary such as cable TV, desktop computers, and dial-up internet. An exception, ownership of TIVO or a digital video recorder, which could be viewed as a newer technology, showed no statistical differences among these groups. High speed internet access did not differ as well, a finding to be expected since these respondents are all internet users.

Cultural Differences
Hispanics and Asians seem to be the clear leaders in cutting edge new technology possession. The message is clear and dramatic. Be it blogs, websites, cell phones with cameras, digital or video cameras, DVD burners or MP3 players, the leadership in having these innovations rests with Hispanics and Asians. Asians stand out in having lap-tops and Wi-Fi or wireless connections. However, Hispanics lead the trends in having new technologies in other areas. AA seem to be relatively more involved in having entertainment technologies such as DVD players, burners, and subscriptions to premium channels.

The multicultural equation for new technology ownership rests heavily on cultural differences. Commonalities across groups hang mostly with the older technologies. The stronger presence of Hispanics and Asians in cutting edge technology possession provides a message to all who are involved in those industries: These emerging minority groups are the innovators in this category. AA are more involved in having entertainment technology. NHW are the least invested in having new technology of all of these online consumer groups.

Media Influences on Purchase Behaviors

We provided a list of media for respondents to indicate the extent to which each of the media presented "is important" in influencing the products you buy." The possible responses ranged from 1 to 6, where "1" stood for not important at all, and "6" stood for extremely important. The distribution of means for the influence of each media across the four cultural groups can be found in Table 8.

Table 8. Average Importance of Media Influence by Cultural Group						
	NHW	**AA**	**A**	**H**		
Broadcast radio	2.92	3.24	3.21	3.26	*	H=AA=A>NHW
Broadcast TV	3.52	4.01	3.91	3.81	*	AA>H>NHW, AA=A, A=H
Cable/Satellite TV	3.44	3.83	3.66	3.80	*	H=AA=A>NHW
Magazines	3.31	3.76	3.83	3.63	*	A>H>NHW, A=AA, AA=H
Newspapers	3.45	3.75	3.77	3.64	*	A=AA=H>NHW
Satellite radio	1.78	2.20	2.24	2.22	*	A=H=AA>NHW
The Internet	3.81	4.29	4.34	4.24	*	A=AA=H>NHW
Other people	4.25	4.14	4.34	4.23		

NHW are less influenced by most media.

Radio appears to be moderately influential on all groups but has a lesser impact on NHW. AA appear to be more influenced by broadcast TV than anyone else, and Hispanics are influenced by this medium more than their NHW counterparts. Cable and satellite TV appear to be influential on most groups, with only NHW being less influenced by the medium. Magazines appear to have the strongest impact on Asians, followed by Hispanics. Those least influenced are NHW.

Magazines, Newspapers, Satellite Radio, and the Internet are more influential on Asians than on anyone else.

Interestingly, magazines, newspapers, satellite radio, and the internet are more influential on Asians than on anyone else. The overall pattern is that NHW state being less influenced by most media, which may be accurate because NHW are known for being more fatigued by advertising than almost any other cultural group.

The internet and other people are strongest in influencing purchase decisions.

Because Hispanics and AA are known for being more influenced by their social networks, it is interesting to note that in terms of the influence of "other people" on purchase behaviors the differences by cultural groups are negligible. Still, this is the highest rated category of influence of all media with the exception of the Internet. In other words, interpersonal networks tend to be more highly influential on consumers than almost any other type of media. That is why word-of-mouth is so important in making brands vibrate. Event marketing, grass roots, and the Internet are probably the best media for encouraging talk about brands. It can be seen here that the Internet is the only other type of media that reaches the levels of influence of "other people."

It is perhaps a process of mutual influence that elevates the Internet as an influential medium in conjunction with interpersonal networks. Because of interactivity, the Internet allows for the dissemination and "pass along" of commercial messages via interpersonal networks. People often regard the internet as having more accurate information, because there are many sources. Much of information there is generated by "real" people, and consumers can search for exactly the information they want to find, for example new cars or movie reviews.

The Multicultural Equation for Media Influence

Commonalities

Across all groups, the medium of the Internet has the most influence on purchase behaviors. However, the internet and all other media are overshadowed for all groups by the influence of other people. These two major multicultural commonalities strongly impact consumer marketing, advertising, and research. Satellite radio, the most recent of the media, has the least importance for all of these groups in making their purchase decisions.

Cultural Differences

Cultural differences are evident among cultural groups across the media. The key difference is that AA, Asians, and Hispanics tend to be more influenced by each medium than NHW. While these emerging minority groups combine these influences with an affinity to go to others for advice, they do count more strongly on accessing information from the media. Asians have the strongest reliance on magazines, newspapers, satellite radio, and the internet of all groups.   AA have the strongest usage of Broadcast TV for making decisions, followed by Asians and Hispanics. Hispanics are amongst the highest users of all media, and are strongest of all groups in the use of broadcast radio.

The multicultural equation for media influence has a strong cultural commonalities component: These culturally diverse consumer groups rely mainly on the internet and other people for making decisions on purchases. However, cultural differences abound in the relative importance of each of the media for purchase decisions. The most obvious difference is that NHW are less likely than any one of the other groups to rely on the media. While it is clear that the internet is the foremost influence across the board, the importance of each medium for each cultural group merits attention for targeted advertising decisions.

Online Activities

Respondents indicated the frequency with which they engage in diverse online activities. They were asked "In an average **month**, approximately how often do you do each of the following online?" and the response choices were: Every day, Almost every day, A couple times a week, Two to three times a month, Once a month, Less frequently than once a month, and Never. Table 9 shows the percentages of each cultural group that indicated engaging in an activity every day or almost every day.

Table 9. Online Activities Every Day or Almost Every Day				
	NHW%	AA%	A%	H%
E-mail	91.5	83.5	85.4	85.6 *
Shopping	12.0	12.1	15.9	13.1
Doing school work	7.8	21.7	16.9	19.1 *
Entertainment	29.4	33.4	33.0	38.3 *
Learning about fashion	5.7	12.9	8.7	11.6 *
Playing games	35.8	30.8	22.3	26.6 *
Researching products or services	24.3	33.0	29.8	32.1 *
Buying products or services	9.9	12.7	9.8	12.6
Reading the News	68.0	63.0	63.1	60.1 *
Work for my job	32.9	47.1	49.2	44.7 *
Listening to music	37.4	48.5	42.1	53.1 *
Watching videos	10.1	15.9	14.8	19.1 *
Chatting/IMing	37.7	34.0	36.0	40.4
Conducting financial activities	26.0	32.8	33.0	34.7 *

* $p \leq .05$

E-mail is the most frequent online activity by far; NHW score highest.
E-mail is the most frequent online activity, and NHW score somewhat higher than any other cultural group in engaging in this activity. There is no statistical difference for online shopping, at least not for the "Every day and Almost every day" frequency. Chatting and instant messaging do not statistically differ by group but rather constitute a frequent activity for all groups.

AA and Hispanics are most likely to report using the internet to do school work, while NHW and Asians were less likely to say the same. Perhaps cultural groups that have experienced a stronger educational disadvantage use the internet as a tool to lower educational gaps.

Hispanics' frequent internet usage for entertainment is the highest of all groups
Frequent use of the internet for entertainment purposes is highest for Hispanics and lowest for NHW. Online entertainment opportunities appear to satisfy cultural needs in different ways. Those who are more culturally unique may be finding relevant entertainment online that they can not find elsewhere. Hispanics are viewed as a collectivistic culture and frequently share entertainment they watch on TV with family and friends. However, online viewing done alone may also be an aspect of their collectivistic culture. The viewing of entertainment which is culturally relevant may be a way of connecting them to their country of origin, and serve to make them feel less lonely in this country.

AA and Hispanics are most likely to use the Internet for learning about fashion, though this category of activity is not very frequent among any of the groups in this study. Similar to the case of entertainment, the online world is more likely to provide AA and Hispanics with relevant fashion, while other, more traditional outlets may be doing a satisfactory job for Asians and NHW.

In contrast, NHW are more likely to play games online on a daily basis or almost every day than any of their cultural counterparts. Asians are the least likely to frequently play games online. It is very likely that cultural relevance may again account for these differences as online games tend to have specific cultural characteristics. This finding also talks about the degree to which each cultural group values this activity as compared to others.

NHW are least likely to frequently research products and services than any of the other groups. This may be because NHW have more information or because they are more critical about the information they find online. Still, this is surprising as the activity of researching products and services can be expected to be a more linear and methodic approach characteristic of NHW. However, the habit of frequently buying products and services online does not statistically differ across groups. Further exploration of buying and shopping will be reported below.

Reading the news does follow what would be expected to be a conventional pattern with NHW and AA being most frequent readers. While this is a common activity, NHW use the Internet more often for becoming aware of the news. All groups do report a strong tendency to read news on line.

Internet usage for one's job is more frequent among AA, Asians, and Hispanics
Using the Internet to do work for one's job is more frequent for AA, Asians, and Hispanics than NHW. This could be because members of the emerging minority groups find the internet a viable option for multitasking and being able to take care of home and children at the same time that they comply with work requirements.

Hispanics and AA are the more frequent listeners to online music
Listening to music online is a more frequent activity for Hispanics and AA than for the two other groups. There are many possible explanations for this finding. For one thing, the online world may simply provide more opportunity to find culturally relevant music. Another explanation may be that these two cultural groups generally appear to appreciate listening to music more while conducting other activities. That is what being polychronic means. Doing several things at the same time and enjoying them. Overall, listening to music online, even though it appeals more to some cultural groups than to others, constitutes a likely category of entertainment that will grow across the board.

Watching videos online is most frequent for Hispanics and least frequent for NHW. This is compatible with the technological orientation of Hispanics witnessed earlier in this report. Online technology appears to be opening important communication avenues for groups that earlier have had less access.

NHW conduct less financial activities online than others
Finally, conducting financial activities is most frequent for Hispanics and least for NHW. This is counterintuitive, as Hispanics in particular have been known for being more conservative in the use of the internet for financial activities for reasons of distrust and caution. What may be at play here is that once Hispanics and other cultural groups go online,

they become more interested in simplifying their life with online tools while NHW remain more conservative. It could also be that as those who are relatively new to banking, they have been exposed to online banking since they set up their accounts. It may simply seem a common way to handle their financial transactions. Still, online financial activities are a frequent activity for all, and that represents a strong change in the way in which people manage their money.

Less frequent online activities

Because some activities must be less frequent than every day or almost every day, by nature, like shopping, Table 10 shows the percentage of individuals by cultural group that conduct the above activities at least once a month.

Table 10. Online Activities at least once a month				
	NHW	AA	A	H
	%	%	%	
E-mail	99.2	97.8	98.4	97.6	*
Shopping	74.5	75.7	78.6	77.3	
Doing school work	17.6	37.0	34.4	37.2	*
Entertainment	77.8	81.7	85.0	86.0	*
Learning about fashion	36.3	57.3	51.9	55.5	*
Playing games	68.7	67.0	61.7	65.9	
Researching products or services	86.3	89.3	91.3	89.1	*
Buying products or services	68.6	69.0	75.4	72.4	*
Reading the News	92.2	92.6	94.1	91.2	
Work for my job	47.3	60.0	69.0	61.5	*
Listening to music	70.1	80.1	75.6	81.9	*
Watching videos	50.1	59.6	63.1	66.5	*
Chatting/IMing	69.6	61.8	67.4	72.6	*
Conducting financial activities	72.4	80.9	82.2	79.9	*

At least 3/4ths of each cultural group shopped on line a minimum of once in the past month.
As can be seen in Table 10, the frequency of shopping online is surprisingly high, as about 3/4ths or more of each cultural group report having shopped online at least once in the past month. Researching products or services is also very common and Asians, Hispanics and AA report doing the activity somewhat more than NHW. Asians are the cultural group most likely to actually buy products or services online, followed by Hispanics, and then by AA and NHW. In addition, conducting financial activities is less frequent for NHW than for the other cultural groups.

Financial transactions online at least once a month are pervasive across all cultural groups.
The patterns in this table are consistent with that on Table 9, but here one can see that activities that involve financial transactions happen for almost everyone at least once a month. That is quite revealing because it has been generally believed that traditional minority groups are less trusting of the Internet for financial activities. Perhaps most interesting is that Hispanics, Asians, and in some cases AA report doing these activities online with a greater frequency than NHW. Contrary to generally held beliefs and expectations, members of emerging cultural groups appear to have a strong affinity for online transactions.

The Multicultural Equation for Online Activities

Commonalities

These online users across all groups take advantage of the internet for many of life's activities, for daily or at least monthly usage. All frequently use the internet on a daily basis for e-mailing and viewing the news. In addition, many commonly use the internet for researching products, shopping and entertainment. About three fourths of all groups conduct online banking transactions at least once a month.

Cultural Differences

However on the multicultural equation, strong cultural differences in internet usage among these groups stand out. NHW are highest on e-mail usage, reading news, playing games, and entertainment on a daily basis. In contrast, Hispanics, AA, and Asians are stronger on listening to music, doing work for their jobs, and doing school. On a monthly online usage basis, emerging minority groups are most frequent users of shopping, entertainment, watching videos, learning about fashion, Chatting/IMing, and financial affairs.

The intercultural equation has strong commonalities among all of these cultural groups of online users. They all take advantage of many of the services and entertainment opportunities offered by the internet. However, cultural differences indicate how these groups serve their own needs and lifestyles online. NHW are higher in activities that facilitate communication and keep them current and entertained on a daily basis. Hispanics, AA, and Asians make more frequent use of the internet for work and school and listening to music that can accompany their daily strivings. On a monthly basis, as time permits, these three emerging minority groups expand their most frequent usage of the internet to support entertainment, shopping, and information needs.

Monthly Consumer Expenditures

Respondents provided an estimate of how much they spend on important consumer categories each month. The question was: "In an average **month**, about how much money do you spend on each of the following items? The randomly rotated categories were:

- Food and beverage (not including alcoholic beverages)
- Cosmetics
- Clothing
- Rent
- Mortgage payment
- Car payment
- Movies
- CDs or digital music
- Electronic equipment
- Outdoor recreation
- Sports-related purchases (e.g., club fees, equipment, etc)
- Travel (e.g., air, hotel, car rental, etc)
- Over the counter drugs (e.g., vitamins, aspirin, cold medicine, etc)
- Prescription drugs
- Education expenses including tuition
- Books/magazines/newspapers
- Cable or satellite TV, satellite radio, etc.
- Internet access
- Alcoholic beverages for the home
- Clubs, discos, bars and similar venues

Food and beverage (not including alcoholic beverages)

NHW are the biggest spenders on food and beverage of all cultural groups ($283) per month, followed by Asians and Hispanics ($240 and 233 respectively), and lastly AA ($189). One of the most obvious explanations for these diverse amounts of spending on food and beverage could be accounted for by the number of children the respondents have. This turns out to be an explanatory variable in this case because those having the most children, do spend the most, but not in the expected direction. Asians have the smallest number of children (.95), followed by Hispanics and AA (1.48 and 1.55 respectively), and NHW have the most children (1.76). Another variable that can help explain the differences in expenditures is income. Table 11 shows the distribution of higher and lower incomes by cultural group.

Table 11		Income lower than 70K and 70K and higher by cultural group			
		NHW	AA	A	H
		Col %	Col %	Col %	Col %
Income	<70	69.3%	79.9%	58.5%	74.1%
	70+	30.7%	20.1%	41.5%	25.9%

Not surprisingly, Asians have the highest level of income of all groups, but since they have the smallest number of children it makes sense that their expenditures in food and beverages are moderate. NHW have the next highest level of income and in the population represented by this sample they have the largest number of children, thus explaining their higher food and beverage expenditures. Hispanics and AA have lower levels of income, explaining their relatively low food and beverage outlays.

Because the population under consideration is online, their profile is quite different than that of the offline population. Hispanics in general are known for having more children than all other groups. A key lesson in understanding purchase behavior of culturally diverse groups that are online is to suspend judgment and to revise commonly held assumptions. Because Hispanics are generally younger, and it is precisely younger Hispanics who tend to be online, they have fewer children, and consequently less pressure to spend their resources on food and beverages.

Cosmetics

These cultural groups do not differ in their monthly expenditures on cosmetics. They spend an average of $16 in this category per month. It is surprising that these groups do not differ in their cosmetic expenditures because popular marketing belief has it that Hispanics and AA tend to overspend their counterparts in cosmetic purchases. It is worth stating again that when it comes to those who are online, many commonly held assumptions need to be reexamined.

Clothing

While the levels of expenditure on clothing per month do vary in this sample, the difference between them is not statistically significant[8]. Hispanics in this sample purchase $101 of clothing per month, AA $91, Asians $80, and NHW $74.

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[8] Because the probability level found was .082, that is larger than the conventional .05 level.

Rent and mortgage

NHW spend, on average, statistically significantly less on rent than the rest of their counterparts. However, due to the large variability of the amount of mortgage each cultural group spends, there is no statistical difference between the groups regarding the amount of mortgage payments they make per month.

Table 12. Rent and mortgage monthly expenditures by cultural group				
	NHW	AA	A	H
Rent	202.04	315.70	323.84	312.37
Mortgage	666.14	319.98	591.67	448.84

Still, as observed in Table 12, NHW and Asians pay more for mortgage than AA and Hispanics. This trend has face validity as these latter groups are less likely to own their homes. And among AA and Hispanics, those who have their homes tend to have homes with lower market values, in the average. Less than one third (29.3%) of NHW in the study rent their homes, compared with 52.3% of AA, 42.1% of Asians, and 45.2% of Hispanics.

Car payment

The overall average car payment is of $173. Hispanics have the highest car payment of $191, followed by AA with $175, and then by NHW ($161) and Asians ($157). Perhaps the cultural groups with lower car payments are those who can pay cash for their automobiles, or who keep their cars for longer periods of time. Those who do not have a car payment are more likely to be NHW (58.3%) and Asian (59.9%) than AA (55.7%) or Hispanic (51.3%). Automobile manufacturers and retailers are likely to benefit from continuing to groom Hispanic and AA drivers.

Movies

The amount spent on movies, in the average, per month, does differ across the four cultural groups. NHW spend the least ($13.97) and Hispanics spend the most ($24.19), while AA and Asians fall somewhere in between ($18.68 and $17.57 respectively). Movie marketers may profitably use this information to design their strategies.

CDs and digital music

AA and Hispanics spend the most on CDs ($19.14 and $18.79 respectively), and NHW and Asians spend the least ($10.31 and $13.70 respectively). This trend confirms prior findings and highlights the importance that these cultural groups place on purchasing music for their solace and entertainment.

Electronic equipment

Of the four groups, Asians spend the most on electronic equipment per month ($43.50), followed by Hispanics ($31.93), by AA ($25.82), and lastly by NHW ($13.10). This is consistent with cultural orientations that appear to predispose Asians and Hispanics towards technology ownership. The findings are also counterintuitive, in that NHW have the highest incomes but spend the least in this category. It is important to take note of how cultural dispositions appear to shape the allocation of resources as opposed to income being the main driver.

Outdoor recreation

Hispanics spend the most per month on outdoor recreation ($37.77) followed by Asians ($34.57), and then NHW ($27.10) and AA ($23.86). Current interest by NASCAR and the NFL, among others, to lure Hispanics and others not traditionally associated strongly with their brands appears to be on target. Outdoor recreation now seems to be more relevant to people that were not considered to be relevant audiences. Also, these trends help explain, to some extent, the interest of Hispanics in media outlets like the Discovery Channel. Once again, the findings demonstrate that it is a disposition and not necessarily absolute amounts of income that dictate how cultural groups use their resources.

Sports-related purchases (e.g., club fees, equipment, etc)

There was no statistically significant difference in terms of sports-related purchases. The data shows a trend in which Hispanics spend the most and AA the least in this category (NHW $10.62, AA $8.93, Asians $11.56, and Hispanics $13.75).

Travel (e.g., air, hotel, car rental, etc)

Asians outspent all other cultural groups on travel related items per month ($133.72 compared with H $86.47, AA $65.52, and NHW $60.46, $p \leq .05$). Also, this data shows that Hispanics appear to spend more on travel per month than their AA and NHW counterparts. In the case of Asians it seems logical that they would spend more on travel than anyone else because they are likely to have family, friends, and business relations that are located far away. Hispanics also tend to have these type of relationships in their countries of origin or in other distant locations. The difference between Asians and others is more than double in some cases, substantiating the importance of this group as a primary travel marketing target.

Over the counter drugs (e.g., vitamins, aspirin, cold medicine, etc)

There was no statistically significant difference among the four cultural groups in regards to monthly expenditures on over the counter drugs (NHW $20.45, AA $17.30, A $19.71, H $19.14).

Prescription drugs

NHW spend much more on prescription drugs than any of the other three cultural groups (NHW $65.77, AA $37.47, A $34.33, H $44.94, $p \leq .05$). This is probably due to socio-economic considerations and age. NHW are the oldest cultural group in the study, with an average age of 47 years, compared with 40 for AA, 38 for Asians, and 36 for Hispanics ($p \leq .05$)[9]. Older individuals are more likely to require the use of prescription drugs, which may explain this finding.

Education expenses including tuition

Substantive and statistically significant differences are found in terms of education expenses. Asians spend the most on education per month, and NHW the least (NHW $75.36, AA $206.12, A $263.22, and H $142.81, $p \leq .05$). Perhaps one of the reasons for these differences may be age, again, as NHW make up the oldest cultural group. Still, it is difficult to understand why Hispanics are also relatively low in this category considering that they are online and that they are the youngest. It is known that Asians value education in disproportion to the rest of the population and that is clearly reflected here. It is also interesting that AA spend so much in education compared with the other groups since their income is not very different from that of Hispanics.

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[9] The reader should recall that all members of the sample were 18 years of age or older. That is why the means are higher than they would be if the entire gamut of ages were included.

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Books/magazines/newspapers
Asians are also the biggest spenders on books, magazines, and newspapers per month, compared with all other cultural groups (NHW $18.80, AA $19.43, A $24.22, H $18.22, $p \leq .05$).

Cable or satellite TV, satellite radio, etc.
In this overall category of narrowcasting, there were no statistically significant differences among the different cultural groups (NHW $69.32, AA $60.14, A $41.63, and H $56.88). While these differences are not statistically significant, the trends are interesting because in contrast with the above categories, Asians spend the least amount of money on this category of entertainment/information.

Internet access
Expenditures on access to the Internet are not statistically different across these groups. Those who have access spend about the same amount of money (NHW $32.49, AA $36.54, A $28.30, and H $31.12).

Alcoholic beverages for the home
AA spend the least on alcoholic beverages for the home per month (NHW $17.95, AA $11.59, A $18.75, H $19.74, $p \leq .05$). While the statistical differences were not significant among the other three groups, it is interesting to notice that Hispanics show a slightly higher amount of spending in this category.

Clubs, discos, bars and similar venues
Asians and Hispanics spend more of their money on this type of entertainment than NHW and AA (NHW $12.97, AA $11.71, A $26.71, H $31.28, $p \leq .05$). Part of the reason for this difference is that the Hispanics and Asians in study are younger than the other two cultural groups. That Hispanics spend substantively more corroborates their taste for enjoying social activities.

Summary of monthly expenditures

Table 13 shows all average expenditures by cultural group.

Table 13. Expenditures by Cultural Group					
	NHW	AA	A	H	
Food and beverage (not including alcoholic beverages)	283	189	240	233	*
Cosmetics	15	14	16	17	
Clothing	74	91	80	101	
Rent	202	316	324	312	*
Mortgage payment	666	320	592	449	
Car payment	161	175	157	191	*
Movies	14	19	18	24	*
CDs or digital music	10	19	14	19	*
Electronic equipment	13	26	43	32	*
Outdoor recreation	27	24	35	38	*
Sports-related purchases (e.g., club fees, equipment, etc)	11	9	12	14	
Travel (e.g., air, hotel, car rental, etc)	60	66	134	86	*
Over the counter drugs (e.g., vitamins, aspirin, cold medicine, etc)	20	17	20	19	
Prescription drugs	66	37	34	45	*
Education expenses including tuition	75	206	263	143	*
Books/magazines/newspapers	19	19	24	18	*
Cable or satellite TV, satellite radio, etc.	69	60	42	57	
Internet access	32	37	28	31	
Alcoholic beverages for the home	18	12	19	20	*
Clubs, discos, bars and similar venues	13	12	27	31	*
* p $\leq$ .05					

NHW, in terms of their expenditures are characterized by spending more on food and beverages, their mortgage, and prescription drugs. AA spend more on rent and CD's or digital music. Asians spend more on rent or mortgage, electronic equipment, outdoor recreation, travel, education, books/magazines/newspapers, and clubs/discos/bars. Hispanics also spend more on rent, their car payment, movies, CD's/Digital music, electronic equipment, outdoor recreation, and clubs/discos/bars.

Six factors representing expenditures

In order to simplify this expenditure data we conducted a factor analysis with Equamax rotation. Six factors with Eigen values of 1.0 of higher were found. Table 14 shows the means of each of the factors across the four cultural groups. It is important to note, as in earlier tables, that these are standardized values, thus the mean of the overall distribution for each factor is zero with a standard deviation of one. The values in the table are the fraction of

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the deviations of each cultural group from the overall mean of zero. That is why some of the
values are negative.

Table 14. Means of Expenditure Factors by Cultural Groups					
	NHW	AA	A	H	
Vanity	0.04	-0.02	-0.02	-0.02	
Electronics	-0.09	-0.05	0.12	0.06	* A=H>AA=NHW
Entertainment	-0.03	0.04	-0.08	0.05	
Outdoor Recreation	0.03	-0.08	-0.04	0.02	
Rent	-0.14	-0.03	0.16	0.09	* A=H>AA>NHW
Car	-0.04	-0.07	-0.06	0.10	* H>NHW=A=AA

The "Vanity" factor
The first factor seemed to be an overall "vanity" factor that included expenditures on
cosmetics, clothing, mortgage, over the counter drugs, cable/satellite. There was no
difference across the groups in this dimension. This means that those who spend more on
cosmetics also spend more on clothing, mortgage, etc. regardless of cultural group.

The "Electronics" factor
The factor dominated by expenditures on "electronics" was so labeled and it also contained
expenditures on print vehicles and alcoholic beverages for the home. Asians and Hispanics
were found to be higher on this factor than AA and they in turn were found to score higher
than NHW.

The "Entertainment" factor
The third factor was dominated by "entertainment" for containing expenditures on movies,
CD's and digital music, and also included prescription drugs. There was no statistically
significant difference across the cultural groups in this study. This means that regardless of
culture, there are people who are more likely to spend money on movies and music, and also
on prescription drugs. Interestingly there is no correlation between this factor and age (r=-
.017 p < .05). Nevertheless there is a small but significant correlation between age and
expenditures on prescription drugs along (r=.13, p<.05). This simply means that there is a
segment of people of diverse ages spending money on movies, CD's, and prescription drugs
who can be of any cultural group. It also signifies that older individuals, who happen to be
more likely to be NHW, spend somewhat more on prescription drugs.

The "Outdoor Recreation" factor
The factor labeled "outdoor recreation" was dominated by expenses on this activity, and also
by expenditure on internet services and expenses on alcohol for the home. There was no
difference between cultural groups on this factor.

The "Rent" factor
The factor represented by "rent" also included travel. These seem to be people who do not
yet have strong roots and tend to be younger (r=0.10, p<.05). Asians and Hispanics were more
likely to spend on rent and travel than AA and in turn AA were more likely to spend on these

than NHW. And, not surprisingly, Hispanics and Asians are younger (NHW 46.91, AA 39.94, A 37.78, H 35.87, $p < .05$)[10].

The "Monthly Car Payment" factor

The last factor was represented by only one variable, "monthly car payment." This factor basically confirms what was reported above, that Hispanics are more likely than any other group to spend more money on their car payment. Clearly, this is important information for automakers. An affinity for automobiles and also larger families are likely to contribute to this interesting difference. In fact there was a statistically significant correlation between number of children and the amount of car payment ($r=.12$, $p<.05$).

Conclusions on Expenditures

Many of the expense patterns observed appear to be partially explained by the age profile of these consumers. However, there are contrasts that seem to be culturally driven to some extent. For example, the Asian emphasis on education and print media seems to be part of their tradition. For Hispanics, social and outdoor recreation activities also seem to be culturally driven. In electronic purchases, the cultural dispositions of Hispanics appear to shape the allocation of resources as opposed to income being the main driver.

The Multicultural Equation for Monthly Consumer Expenditures

Commonalities

There are noteworthy commonalities across groups when considering individual expenditure items and the interrelated factors among these items. For example, these groups showed no significant differences on cosmetics, clothing, and over the counter drugs when considered as individual items. In addition, across groups there were no significant differences on the "vanity" factor made up of five interrelated purchase categories, or the "entertainment" factor, which included four categories.

Cultural Differences

Many cultural differences were also evident among monthly expenditures by these groups. When considered as separate items in this study, Asians spend more on education and print media; Hispanics on social and outdoor recreation and electronics. When analyzed by factors, Hispanics and Asians appear to be stronger on the "outdoor recreation" factor which also included internet services and alcoholic beverages, as well as the "rent" factor which also included travel.

The multicultural equation across twenty categories of products, which were statistically reduced to six interrelated factors, repeats the pattern of prior parts of this study—no common approach on the key segments of this study can be taken without careful attention to where cultural differences come into play as well as the reasons behind them. Among these online consumers, age and income differences impacted some of the findings, such as food and beverage purchases. However, taken overall, the multicultural equation which balances both similarities and cultural differences holds true.

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[10] The reader should keep in mind that these means are high because this study only included respondents 18 years of age and older.

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Demographics and other variables

This section presents demographic data and other variables not addressed in the prior sections.

Languages, age, number of children, and fast food frequency
Table 15 shows the means for selected continuous variables by cultural group.

Table 15. Means of selected variables by Cultural Group					
	NHW	*AA*	*A*	*H*	
Languages spoken	1.25	1.24	2.13	1.99	*
Age	46.91	39.94	37.78	35.87	*
# of children	1.76	1.55	0.95	1.48	*
Fast Food / week	1.81	2.28	2.18	2.92	*

Asians speak the most languages, followed by Hispanics. AA and NHW do not differ from each other, on average speaking barely over one language.

As seen in the table, and as stated elsewhere, Hispanics were found to be the youngest, followed by Asians, AA, and finally NHW.

Surprisingly, NHW have the largest number of children and Asians the smallest, with AA and Hispanics in the middle. As discussed earlier this is likely to be due to the youth and higher education of Hispanics and AA online.

Hispanics are the most frequent visitors to fast food restaurants in a week, followed by Asians and AA, and NHW are the least frequent visitors . This is interesting for fast food restaurants as they should pay increased attention to these emerging minorities.

Gender, sexual orientation, marital status, education, income, employment, and survey satisfaction

Table 16 presents most of the discrete demographic data plus the results of a survey satisfaction item.

Table 16. Selected percentage demographics by cultural group		NHW	AA	A	H
Gender	Male	30.5	25.2	49.9	36.5
	Female	69.5	74.8	50.1	63.5
Sexual Orientation	Heterosexual	86.5	87.5	81.5	83.0
	Homosexual	4.3	3.2	5.0	6.2
	Bisexual	2.2	1.8	1.1	3.7
	Prefer not to answer	7.1	7.4	12.3	7.2
Marital Status	Single	16.1	38.0	43.3	33.2
	Married	59.7	32.8	42.4	46.1
	Divorced	12.6	13.7	7.1	8.5
	Widowed	4.3	2.8	1.4	0.9
	Separated	1.5	4.2	0.7	2.6
	Living with someone	5.7	8.5	5.2	8.8
	Born in the US	96.9	95.6	51.7	76.7
	Mother born in US	93.0	91.3	22.3	52.4
	Father born in US	92.5	92.6	30.3	49.2
Education	Elementary school	0.2	0.0	0.0	0.1
	Middle school	0.6	0.2	0.0	0.8
	High school	21.8	12.3	10.9	19.7
	Some college/technical school	45.3	54.7	33.5	50.1
	Bachelors / 4-year degree	21.4	23.3	33.7	19.6
	Graduate degree	10.7	9.5	21.9	9.7
Income	$19,999 or less	12.0	15.9	7.6	11.5
	$20,000 to $29,999	12.0	13.4	8.7	14.3
	$30,000 to $39,999	11.9	19.4	12.7	14.2
	$40,000 to $49,999	13.1	14.5	11.7	13.0
	$50,000 to $59,999	12.1	9.9	10.0	11.0
	$60,000 to $69,999	8.2	6.7	7.9	9.9
	$70,000 to $79,999	8.4	6.2	10.6	7.4
	$80,000 to $89,999	6.1	3.9	7.3	4.4
	$90,000 to $99,999	4.5	3.2	8.7	3.5
	$100,000 to $124,999	6.0	3.0	6.0	5.4
	$125,000 to $149,999	2.5	1.8	2.4	2.4
	$150,00 or more	3.3	1.8	6.5	2.8
Employment	Employed Full Time	36.2	57.1	62.0	57.4
	Employed Part Time	18.8	13.5	14.1	14.8
	Student	3.5	10.9	13.4	11.4
	Unemployed	43.7	25.8	17.3	23.4
Survey Satisfaction	Very enjoyable	50.8	51.7	40.9	57.5
	Somewhat enjoyable	45.2	43.8	48.5	38.6
	Not very enjoyable	3.7	4.0	9.9	3.6
	Not at all enjoyable	0.4	0.4	0.7	0.3

Across all but one of the cultural groups, females are more likely to respond to surveys like this one. Asians are the exception, as similar numbers of women and men responded to the survey. Heterosexuality is the most common sexual orientation, and Asians are more likely to decline answering this type of question than anyone else.

NHW are more likely to be married and Hispanics and AA are more likely than their counterparts to live with someone. NHW and AA are also more likely than others to be divorced. These are relatively well educated individuals with the mode (most frequent score) being close to "some college/technical school." Asians are most likely to have a college degree or to pursue graduate education. These are relatively affluent individuals as well. The distribution of those with yearly household income of $50K or more distributed as follows:

NHW	AA	A	H
51.1%	36.5%	59.4%	46.8%

Except for NHW, the majority of each of the other groups has full time employment. NHW are also most likely to be unemployed. While the majority of respondents enjoy completing this type of survey, there are more Asians who do not find it enjoyable.

Conclusion

This study was conceived from much discussion about the changing US cultural marketing landscape. Cities and entire states which once had a fairly homogeneous cultural makeup now find that their profile has changed to include multiple cultural groups.   Hispanics, for example, are moving beyond traditional locations like the West and the Southwest, to the East and to markets in the United States that never had large Hispanic populations before, like Georgia and North Carolina. At the same time, the rising number and buying power of Asians, Hispanics, and African Americans in the United States means that groups once relegated to the cultural periphery now wield a great deal of influence on the culture and economy of the United States. That which was once marginal or niche is now mainstream and "cool"; many of today's cultural icons, such as Shakira, Jamie Foxx, and Ang Lee, illustrate the profound influence of minority cultural groups on mainstream culture.

The findings in this study demonstrate that these groups are substantially different in their habits, beliefs and values.   Amazingly, even though contact among US cultures is increasing, the power of traditions and profound cultural factors persist and influence folkways. Ours is now a marketplace of collage-like diversity where all cultures retain their own qualities while taking on some of the attributes of the other parts.   These findings reinforce the need for specialized marketing messages and strategies for communicating with each of the groups included in this study.   Creating specific marketing strategies for Non Hispanic Whites, Hispanics, Asians, and African Americans is necessary to connect with consumers through the channels and with the messages which are most relevant to them. Just as various cultural groups revel in what makes them unique, marketers must also address and celebrate the uniqueness of these groups in their messages.

Appendix

Attitude Means by Cultural Group	NHW	AA	A	H
I set my goals independently, even if it means going against what my friends and family think is best.	4.5	4.9	4.5	4.6
Discrimination is still a part of everyday life	4.1	5.2	4.5	4.5
Older people should get more respect than others	4.1	4.6	4.5	4.4
I am willing to pay a little more for products of companies that give back to my community	4.1	4.5	4.1	4.3
It is important to sacrifice now for the future	4.0	4.7	4.4	4.5
One's main responsibility is to oneself	4.0	4.2	4.2	4.2
I am more likely to talk about products with others who share my lifestyle preferences	3.9	4.2	4.2	4.0
Ads are important because they give me the information I need about products	3.7	4.2	4.0	4.0
I rely on ads to help me learn about new products and services relevant to my life	3.7	3.9	3.9	3.9
I often tell my friends and family about ads I see	3.6	4.2	3.7	3.9
I often buy products or services I see mentioned in an ad	3.5	3.7	3.7	3.7
Ads I see often make an impression on me	3.5	3.7	3.7	3.7
I enjoy taking risks	3.4	3.7	3.8	3.9
Loyalty to my sports team is important to me	3.4	3.4	3.6	3.6
I like talking about ads I see with friends and family	3.3	3.9	3.7	3.7
If I could live in a world without advertising I would	3.3	2.9	3.4	3.0
I am more likely to talk about products with others of my same cultural/ethnic group	3.3	3.6	3.2	3.1
I strongly rely on my friends' opinions about products and services	3.3	3.0	3.6	3.4
Dressing in the latest fashions makes me feel good about myself	3.1	3.4	3.6	3.4
I enjoy media that specifically serves my cultural/ethnic group more than other media	3.0	3.8	3.2	3.2
The brands I use tell people a lot about who I am	2.9	3.3	3.6	3.3
Sports are an important part of my life	2.9	3.1	3.4	3.3
I am currently buying more online than in physical stores	2.8	3.1	3.2	3.0

All mean differences for each attitude across cultural groups are $p \leq .05$

Brand Identification Means by Cultural Group				
	NHW	AA	A	H
Adidas	3.0	3.4	3.7	3.4 *
American Express	3.0	3.3	3.8	3.1 *
Apple	2.7	3.1	3.6	3.0 *
Toyota	3.3	3.8	4.3	3.6 *
Ford	3.6	3.7	3.3	3.5 *
Coca-Cola	4.5	4.5	4.6	4.6
Colgate	4.1	4.6	4.4	4.6 *
Disney	4.1	4.2	4.2	4.3
GAP	3.0	3.3	3.8	3.3 *
IBM	3.2	3.7	3.6	3.1 *
AOL	5.4	5.6	5.3	5.6 *
M&Ms	4.4	4.4	4.3	4.3
McDonalds	4.1	4.6	4.3	4.3 *
Nestle	4.1	4.2	4.0	4.1
Nike	3.6	4.4	4.2	4.2 *
Nokia	3.2	3.8	3.8	3.4 *
Pepsi-Cola	4.2	4.4	4.3	4.3 *
Sony	4.0	4.5	4.8	4.5 *
Virgin	2.3	2.6	2.8	2.6 *
Walmart	4.5	5.0	4.2	4.5 *
Calvin Klein	2.8	3.2	3.5	3.1 *
Yahoo!	3.9	4.5	4.4	4.2 *
Google	4.1	4.4	4.5	4.4 *
MSN	3.2	3.9	3.6	3.4 *
Netscape	2.5	2.9	3.0	2.5 *

* $p \leq .05$

Rank order of brands by cultural group			
NHW	AA	A	H
AOL	AOL	AOL	AOL
Coca-Cola	Walmart	Sony	Coca-Cola
Walmart	McDonalds	Coca-Cola	Colgate
M&Ms	Colgate	Google	Sony
Pepsi-Cola	Yahoo!	Colgate	Walmart
Colgate	Sony	Yahoo!	Google
Disney	Coca-Cola	Toyota	Disney
McDonalds	Pepsi-Cola	M&Ms	M&Ms
Nestle	Nike	McDonalds	McDonalds
Google	M&Ms	Pepsi-Cola	Pepsi-Cola
Sony	Google	Disney	Nike
Yahoo!	Nestle	Nike	Yahoo!
Ford	Disney	Walmart	Nestle
Nike	MSN	Nestle	Toyota
Toyota	Toyota	American Express	Ford
IBM	Nokia	GAP	Adidas
Nokia	IBM	Nokia	Nokia
MSN	Ford	Adidas	MSN
Adidas	Adidas	Apple	GAP
American Express	GAP	IBM	American Express
GAP	American Express	MSN	IBM
Calvin Klein	Calvin Klein	Calvin Klein	Calvin Klein
Apple	Apple	Ford	Apple
Netscape	Netscape	Netscape	Virgin
Virgin	Virgin	Virgin	Netscape