

Impact of Gender, Race, and Dress on Choice of CPA's

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Abstract

The study investigated the effect of client gender, CPA ethnic origin, CPA gender and CPA dress on the likelihood of hiring a CPA. Subjects' perceptions of CPAs for important determinants of the hiring decision were collected and analyzed. Results indicate that Caucasian CPAs were rated highest on most dimensions including likelihood-of-hiring and African-American CPAs were rated lowest. While the dress of Caucasian CPAs did not seem to matter, casually dressed minority CPAs were rated significantly lower than formally dressed minority CPAs.

Introduction

The accounting profession, and even the personal characteristics of accountants and auditors, is undergoing a change (Riahi-Belkaoui, 1991; Davidson, 1991; Anon., 1987; Beed, 1985). According to Lynn (1988), of the several factors contributing to the change, competition has had the most profound effect. Consequently, both large and small accounting firms are seeking to expand services in the large and growing market for small business consulting services (Harper and Churchill, 1987; Siegel, et al., 1986).¹

Another factor bound to affect the accounting profession is the increasing ethnic, racial, and sexual diversity in the emerging workforce (Hodson, 1993; Anon., 1992; Denton, 1992; Ridgely, 1992; Songer, 1991). Huge demographic changes and economic necessity is forcing business to provide more career opportunities for women and minorities.² Managing workforce diversity is an increasingly topical subject in the business world (Jenner, 1994; Bertie, 1992).

Demographic and other changes taking place indicate that women, minorities, and immigrants will constitute 85% of new hires by the year

2000 (Galagan, 1993; Denton, 1992; Hopkins and Hopkins, 1991; Kennedy and Everest, 1991). Coping with diversity in the workforce is one of the most important issues facing businesses in the 1990s; and for many it is a question of survival (Elmuti, 1993).

To be successful, businesses must have a diversity strategy.³ Not having a diversity strategy could mean high turnover costs, dissatisfied workers who sabotage quality, or costly settlements in discrimination cases (Galagan, 1993; Champagne, McAfee and Moberg, 1992; Weisel, 1989). Survey reports indicate that a common element in the diversity strategy pursued by businesses is to provide "sensitivity training" to their employees (Anon., 1994; Galagan, 1993; Laabs, 1991; Caudron, 1990; Butruille, 1990). While "sensitivity training" approaches vary, most incorporate "experiential" and other "behavior altering" methods that try to raise participants consciousness and awareness of what it is like to be an out-group member. Further, businesses that have developed diversity programs have found that the programs make good business sense; one reason for this is that many businesses are also finding that their

customer base is as diverse as the workforce (Fyock, 1993).

Research on gender, ethnic origin, and ethnic issues in a variety of contexts is abundant in psychology and, to some extent marketing. In Psychology, study of social stereotypes goes back to 1922 (by Walter Lippmann) with the first empirical effort to measure social stereotypes by Katz and Braly in 1933 (Judd and Park, 1993; McCauley and Stitt, 1978). The Voluminous literature on stereotypes deals with several issues: Definition, measurement, and accuracy of stereotypes (Biernat and Manis, 1994; Swim, 1994; Judd and Park, 1993; Gaskel, 1992; Biernat, Manis and Nelson, 1991; Sidanius and Crane, 1989; Olian, Schwab and Haberfeld, 1988; Eagley, 1987; Paludi and Bauer, 1983; Smedley and Bayton, 1978; Bigoness, 1976; Hamner, et al., 1974; Rosen and Jerdee, 1974; Fidell, 1970); Stereotypes in decision-making, explanations, and rationalizations (Jones, 1991; Hoffman and Hurst, 1990; Jussim, Coleman and Lerch, 1987; Bodenhausen and Wyer, 1985; Lengermann and Wallace, 1985; Linville, 1982; Smedley and Bayton, 1978; Muchinsky and Harris, 1977; Kahneman and Tversky, 1973).

Significant findings of this research on stereotypes include: 1) Use of stereotypes in decision-making is widespread; 2) Reliance on stereotypes often results in biased judgments (Biernat, Manis and Nelson, 1991; Paludi and Bauer, 1983; Bigoness, 1976; Hamner, et al., 1974); 3) Reliance on stereotypes does not necessarily mean sexist or racist behavior (Biernat and Manis, 1994; Paludi and Bauer, 1983); 4) People often use stereotypes as "heuristics," particularly when information processing demands are complex (Jones, 1991; Bodenhausen and Wyer, 1985; Kahneman, Slovic and Tversky, 1982; Kahneman and Tversky, 1973); 5) While changing widely held gender and ethnic origin stereotypes is not easy, there is some evidence that such stereotypes are amenable to change over time (Lengermann and Wallace, 1985; Smedley and Bayton, 1978).

Gender and ethnic origin research in marketing has a limited focus. It is largely driven by

the need to understand and apply gender and ethnic origin differences for market segmentation and advertising (Petroshius and Crocker, 1989; Holbrook, 1986). For example, women seem to have a lower threshold for elaborating message cues and make greater use of such cues in judging products (Myers-Levy and Sternthal, 1991). Ohanian (1991) found product specific gender differences in impact of celebrity spokespersons on consumers intention to purchase. Chawla and Natarajan (1995) did not find significant gender differences, only ethnic origin differences on credibility of ethnic food endorsers; white endorsers were perceived as significantly more credible by predominantly white subjects.

However, accounting has only recently shown an interest in gender and ethnic issues.⁴ Further, this interest is said to be largely driven by the reality of an increasing number of women in public accounting and in small business (Burr and Strickland, 1992). Historically, the public accounting profession seems to have systematically hindered, if not excluded, women from entering the profession (Lehman, 1992; Knapp and Kwon, 1991; Wescott and Seiler, 1986). Lehman (1992) and Wescott and Seiler (1986) take a historical/social approach to document the slow progress of women in the accounting profession. There are many causes for the historically poor position of women in the profession and their current rapid progress. However, the major reason appears to be the historically subordinate position of women in the society (Lerner, 1986) and recent gains in societal acceptance of women as equals. While there is little similar research on ethnic minorities in accounting (all except one of the above references deal with gender issues), the same is probably true for ethnic minorities as well.⁵

Sizable gender related research effort in accounting has been devoted towards investigating attitudinal and performance differences between male and female accounting students and professionals. The overwhelming findings of this body of research are that there are no significant differences between male and female accounting students and professionals in attitude, ability, commitment, effort, and performance (Reed and

Kratchman, 1990; Canlar and Bristol, 1988; Hanks and Shivaswamy, 1985; Cumpstone, Dixon and Taylor, 1982; Earnest and Lampe, 1982; Fraser, Lytle and Stolle, 1978).⁶ Systematic differences between male and female accountants are, however, reported in two areas: 1) female accountants experience greater stress than male accountants and the stress is associated with higher levels of departure from the profession (Collins, 1993); and 2) marriage and birth of first child placed greater demands for change in role mixtures for female than male accountants (Reed and Kratchman, 1990).

The heightened competition and the diversity of the workforce necessitates that CPA firms attract and retain new clients and learn how to take advantage of the opportunities created by a diverse workforce. Attracting and retaining new clients requires a strategic marketing plan and a customer orientation. While published research on CPA client satisfaction is scarce, it is generally understood that customer or client satisfaction is a key determinant in retaining clients (Webster, 1991; Day, Denton and Hickner, 1988; Parasuraman, 1987). The accounting literature in this area is generally of the normative type providing technical advice on how to provide specific services or deals with clients of large CPA firms.⁷ Research in marketing suggests that customers' attitude or perceptions with regard to the product or services are important determinants of the purchase (hiring) decision.

Customer satisfaction research suggests that customer satisfaction is a function of prior expectations, current perceptions of performance, and disconfirmation arising from discrepancies between expectations and perceptions of actual performance (Bolton and Drew, 1991; Churchill and Surprenant, 1982; Oliver, 1980). In service, customer perception is the reality (Bertrand, 1989). Prior perceptions regarding a CPA play a pivotal role in the decision to hire the CPA as well as the continued satisfaction of the client. Clients are satisfied when they find that the CPA meets or exceeds prior perceptions or expectations regarding several important attributes or variables such as knowledge, trustworthiness, reliability, professionalism, and expertness.

Perceptions may be influenced by several factors; these include the gender (Chawla, Khan and Cornell, 1992; Petroschius and Crocker, 1989; Olian, Schwab and Haberfeld, 1988), dress or appearance (Chawla, Khan and Cornell, 1992; Galin and Benoliel, 1990; Cottle, 1988; Rosch, 1988; Berkowitz, 1987; Schreuder, 1985), and the cultural and ethnic background of the CPA.⁸ We extend the prior research (Chawla, Khan and Cornell, 1992) to include the effect of CPA ethnic origin, and provide a comparative analysis of the overall effect of ethnic origin, gender, and dress on the likelihood of hiring CPAs for professional services by small business clients.⁹ As the decision to hire is multi-dimensional, based on perceptions of several attributes of the professional service provider, the subjects of the study (small business clients) were required to rate the CPA on the following eight variables: expertise, knowledge, trustworthiness, credibility, reliability, professionalism, friendliness, and honesty.¹⁰

Methodology

A field experiment was conducted to determine the effect of the four independent variables: Client (subject) gender (CG), CPA ethnic origin (CPAEO), CPA gender (CPAG), and CPA dress (CPAD) on the likelihood of hiring the CPA. The dependent variables, likelihood of hiring, expertise, knowledge, trustworthiness, credibility, reliability, professionalism, friendliness, and honesty, were all measured on a seven-point likert type semantic differential scale. The subjects, small business owners/managers, were randomly chosen from the yellow pages of the telephone directory in a west Texas city having a population of more than 100,000.¹¹ The subjects were then personally contacted to determine whether they had used CPA services in the past two years and whether they would participate in the study. A total of 811 "clients" agreed to participate. The refusal rate of eligible selected subjects was about 20 percent.

The research instrument consisted of four parts. The first part included a photograph of the CPA and the following description:

He/She is an accounting graduate of a reputable

state university and a CPA. He/She is 28 years old and married. He/She has been in public accounting for two years. He/She is a member of the American Institute of Certified Public Accountants (AICPA).

The three independent variables, CPAEO, CPAG, and CPAD, were manipulated through use of 12 different sets of research instruments: (1) The above description using "he" and a photograph of a male Caucasian CPA wearing a business suit (formal dress); (2) The above description using "he" and a photograph of the same male Caucasian CPA in casual dress; (3) The above description using "he" and a photograph of a male African American CPA wearing a business suit (formal dress); (4) The above description using "he" and a photograph of the same male African American CPA in casual dress; (5) The above description using "he" and a photograph of a male Hispanic CPA wearing a business suit (formal dress); (6) The above description using "he" and a photograph of the same male Hispanic CPA in casual dress; (7) The above description using "she" and a photograph of a female Caucasian CPA wearing a business suit (formal dress); (8) The above description using "she" and a photograph of the same female Caucasian CPA in casual dress; (9) The above description using "she" and a photograph of a female African American CPA wearing a business suit (formal dress); (10) The above description using "she" and a photograph of the same female African American CPA in casual dress; (11) The above description using "she" and a photograph of a female Hispanic CPA wearing a business suit (formal dress); and (12) The above description using "she" and a photograph of the same female Hispanic CPA in casual dress. These 12 sets of photographs and descriptions were randomly distributed to male and female subjects (potential clients), selected as described above, resulting in a 3 X 2 X 2 X 2 between-subjects factorial design.

Second, the subjects were given a seven-point semantic differential rating scale to indicate, for example, how friendly (very friendly to very unfriendly), how honest (very honest to very dishonest), and how reliable (very reliable to very unreliable), etc., the CPAs were. Third, subjects

were asked to indicate the frequency of use of the different sources of referral for hiring a CPA during the past two years.¹² Lastly, subjects were asked to provide certain demographic information.

Statistical Analysis and Results

As some of the dependent measures are significantly correlated ($p \leq 0.01$), Multivariate Analysis of Variance (MANOVA) was used to analyze the 811 responses on the nine dependent variables for the 3 X 2 X 2 X 2 between-subjects factorial design. However, because of incomplete information, only 798 responses were actually used in the MANOVA procedure. Further, a chi-square analysis of the demographic variables revealed that the distribution of the clients (subjects) age by CPAEO ($p = 0.001$), clients ethnic origin by CPAEO ($p = 0.046$), clients education by CPAEO ($p = 0.000$) was not independent. The above test results suggest that significant differences on the dependent variables for the CPAEO effect could possibly be due to demographic differences in the client (subject) population(s). Therefore, in the MANOVA analysis the three demographic variables--age, ethnic origin, and education--of the clients were used as covariates. The MANOVA results based on the General Linear Models procedure (PROC GLM) in SAS are summarized in Table 1. For parsimony, only main effects and two way interactions are reported here.

As shown in Table 1, three main effects, CPAEO, CPAG and CPAD are significant.¹³ The main effect CG and the CPAEO with CG interaction is not significant. The three covariates, client age, client ethnic origin, and client education are not significant. This suggests that any differences in the subject (client) demographics did not significantly affect the nine dependent variables and strengthens conclusions regarding the manipulated independent variables affecting the responses.

Further, the interactions of CPAEO with CPAG, CPAEO with, CPAG with CPAD, CPAG with CG, and CPAD with CG are significant. Significant interactions imply that the subjects responses are affected by the level of the variables.

Table 1
MANOVA Results

Independent Variable	Wilk's L	Exact F	Num DF	Den DF	Prob > F
CPA Ethnic Origin (CPAEO)	0.927	3.3148	18	1544	0.0001
CPA Gender (CPAG)	0.973	2.3666	9	772	0.0122
CPA Dress (CPAD)	0.790	22.8575	9	772	0.0001
Client Gender (CG)	0.984	1.3988	9	772	0.1844
CPAEO x CPAG	0.845	7.5290	18	1544	0.0001
CPAEO x CPAD	0.942	2.5829	18	1544	0.0003
CPAEO x CG	0.974	1.1594	18	1544	0.2877
CPAG x CPAD	0.968	2.8208	9	772	0.0029
CPAG x CG	0.975	2.1982	9	772	0.0204
CPAD x CG	0.975	2.1548	9	772	0.0232
Covariates					
Client Age	0.985	1.2801	9	772	0.2438
Client Ethnic Origin	0.979	1.8731	9	772	0.0527
Client Education	0.984	1.3516	9	772	0.2064

Notes: Wilk's L = Wilk's Lambda; Num DF = Numerator Degrees of Freedom; Den DF = Denominator Degrees of Freedom; Prob > F = Probability Greater than F

Following Hummel and Sligo (1971), separate univariate Analysis of Variance (ANOVA) were performed on each of the nine dependent variables for significant MANOVA effects. The ANOVA results are presented in Table 2. For parsimony, only significant results are presented.

Main Effects.

As shown in Table 2, the CPAEO effect is significant for all of the nine dependent variables. From Table 3 and results of multiple comparison tests (Tukey's HSD), we see that the Caucasian CPAs are rated significantly higher than the African American CPAs on all nine dependent variables. The Caucasian CPAs are rated significantly higher than the Hispanic CPAs on knowledge, reliability, professionalism, and likelihood of hiring. Hispanic CPAs are rated significantly higher than African American CPAs on expertise, trustworthiness, credibility, reliability, and professionalism.

The CPAG effect is significant for knowledge, trustworthiness, credibility, friendliness, and honesty (Table 2). From Table 3, we can see that the female CPAs are rated significantly higher than

the male CPAs on all these variables. The CPAD effect is significant for expertise, knowledge, credibility, reliability, professionalism, and likelihood of hiring. Again from Table 3, we can see that the formally dressed CPAs are rated higher than the casually dressed CPAs on each of the above dependent variables.

Interactions.

As the CPAEO by CPAG interaction is significant for eight of the nine dependent variables for which we have significant CPAEO effect (the only exception is likelihood of hiring), and all are disordinal, it will not be appropriate to infer that all Caucasian CPAs (male, female, formally and casually dressed) are rated higher than all Hispanic CPAs and all Hispanic CPAs are rated higher than all African American CPAs (Tallmadge and Shearer, 1969). In fact, a review of the interaction cell means shows that the Hispanic female CPA is rated highest on expertise, knowledge, trustworthiness, and honesty and the Hispanic male CPA is rated lowest on knowledge, friendliness, and honesty. The African American male CPA is rated higher than the Hispanic male CPA on all the dependent variables except friendliness. In general,

Table 2
ANOVA Results

Dependent Var /Effect	SS	MS	DF	F Value	Prob > F
Expertise					
CPAEO	23.497	11.749	2	6.66	0.0014
CPAD	25.304	25.304	1	14.35	0.0002
CPAEO x CPAG	34.676	17.338	2	9.83	0.0001
CPAG x CG	8.809	8.809	1	4.99	0.0257
Knowledge					
CPAEO	34.708	17.354	2	11.32	0.0001
CPAG	6.367	6.367	1	4.15	0.0419
CPAD	28.807	28.807	1	18.78	0.0001
CPAEO x CPAG	31.753	15.877	2	10.35	0.0001
CPAEO x CPAD	11.244	5.622	2	3.67	0.0260
CPAG x CG	14.311	14.311	1	9.33	0.0023
Trustworthiness					
CPAEO	28.656	14.328	2	7.70	0.0005
CPAG	19.436	19.436	1	10.44	0.0013
CPAEO x CPAG	39.547	19.774	2	10.63	0.0001
CPAEO x CPAD	25.105	12.552	2	6.75	0.0012
CPAG x CG	8.597	8.597	1	4.62	0.0319
CPAD x CG	12.185	12.185	1	6.55	0.0107
Reliability					
CPAEO	32.241	16.121	2	8.86	0.0002
CPAD	13.519	13.519	1	7.43	0.0066
CPAEO x CPAG	11.259	5.630	2	3.09	0.0459
CPAEO x CPAD	12.112	6.056	2	3.33	0.0364
CPAD x CG	20.497	20.497	1	11.26	0.0008
Professionalism					
CPAEO	68.937	34.469	2	14.47	0.0001
CPAD	378.334	378.334	1	158.83	0.0001
CPAEO x CPAG	20.931	10.465	2	4.39	0.0127
CPAEO x CPAD	27.884	13.942	2	5.85	0.0030
CPAG x CPAD	31.783	31.783	1	13.34	0.0003
CPAG x CG	17.840	17.840	1	7.49	0.0063
CPAD x CG	33.058	33.058	1	13.88	0.0002
Friendliness					
CPAEO	12.519	6.260	2	3.43	0.0327
CPAG	15.349	15.349	1	8.42	0.0038
CPAEO x CPAG	110.116	55.058	2	30.21	0.0001
CPAG x CG	14.458	14.458	1	7.93	0.0050
Honesty					
CPAEO	15.999	7.999	2	4.46	0.0119
CPAG	31.387	31.387	1	17.50	0.0001
CPAEO x CPAG	24.850	12.425	2	6.93	0.0010
CPAG x CG	9.209	9.209	1	5.13	0.0237
CPAD x CG	7.051	7.051	1	3.93	0.0477

Table 2 (Continued)

Dependent Var /Effect	SS	MS	DF	F Value	Prob > F
Credibility					
CPAEO	37.929	18.964	2	10.70	0.0001
CPAG	7.401	7.401	1	4.18	0.0413
CPAD	18.454	18.454	1	10.41	0.0013
CPAEO x CPAG	17.009	8.504	2	4.80	0.0085
CPAG x CG	10.598	10.598	1	5.98	0.0147
CPAD x CG	19.283	19.283	1	10.88	0.0010
Likelihood of Hiring					
CPAEO	73.965	36.982	2	16.35	0.0001
CPAD	92.091	92.091	1	40.72	0.0001
CPAEO x CPAD	24.411	12.205	2	5.40	0.0047
CPAG x CPAD	30.956	30.956	1	13.69	0.0002
CPAG x CG	10.338	10.338	1	4.57	0.0328
CPAD x CG	15.457	15.457	1	6.83	0.0091

Notes: SS = Sum of Squares; MS = Mean Squares; DF = Degrees of Freedom; Prob = Probability

Table 3
Adjusted Means for CPA Ethnic Origin, Gender, and Dress

Dependent Variable	CPA Ethnic Origin			CPA Gender		CPA Dress	
	Caucasian	African American	Hispanic	Male	Female	Formal	Casual
Expertise	4.460	3.983	4.285	4.170	4.315	4.442	4.043
Knowledge	4.829	4.311	4.473	4.437	4.638	4.750	4.325
Trustworthiness	4.886	4.354	4.746	4.487	4.838	4.742	4.582
Credibility	4.822	4.233	4.535	4.422	4.638	4.700	4.360
Reliability	4.823	4.302	4.514	4.449	4.643	4.692	4.401
Professionalism	4.806	4.026	4.386	4.314	4.498	5.177	3.635
Friendliness	5.303	4.970	5.127	4.977	5.289	5.214	5.053
Honesty	4.987	4.607	4.797	4.574	5.020	4.884	4.710
Likelihood of Hiring	4.342	3.695	3.713	3.818	4.015	4.297	3.536

among females, the African American female CPA and among males, the Hispanic male CPA (with the exception of friendliness) are rated lowest.

The CPAEO by CPAD interaction is significant for knowledge, trustworthiness, reliability, professionalism, and likelihood of hiring. A review of the interaction cell means shows that casually dressed Caucasian CPAs are essentially rated equal to or higher than formally dressed African American and Hispanic CPAs on knowledge,

trustworthiness, reliability, and likelihood of hiring. For trustworthiness, the casually dressed Hispanic CPAs are rated higher than formally dressed African American and formally dressed Hispanic CPAs. In general, the casually dressed African American CPAs are rated lowest and formally dressed Caucasian CPAs are rated highest. The interaction for professionalism alone is an ordinal interaction, thus we can say that within each ethnic group all formally dressed CPAs were rated more Professional than casually dressed CPAs.

The CPAG by CG interaction is significant for expertise, knowledge, trustworthiness, credibility, professionalism, friendliness, honesty, and likelihood of hiring. A review of the interaction cell means shows that the interactions for trustworthiness and honesty are ordinal. Thus, we can say that female CPAs are rated higher than male CPAs (by both male and female clients) on trustworthiness and honesty. For the other interactions we find that while male clients rate female CPAs higher than male CPAs, female clients rate male CPAs higher than female CPAs (except for likelihood of hiring, for which the male CPAs are rated equal to the female CPAs).

The CPAD by CG interaction is significant for trustworthiness, reliability, honesty, credibility, professionalism, and likelihood of hiring. Review of the interaction cell means shows that the interactions for professionalism and likelihood of hiring are ordinal. Therefore, even though the male and female clients show differential preferences for formally and casually dressed CPAs for these variables, the formally dressed CPAs are rated significantly higher by both the male and female clients (on professionalism and likelihood of hiring). For the other variables, we find that while the female clients rate the formally dressed CPAs higher than the casually dressed CPAs, the male clients rate the casually dressed CPAs equal to (on reliability and credibility) or higher than the formally dressed CPAs (on trustworthiness, and honesty).

Discussion and Implications

The results of the research indicate that the clients strongly favor the formally dressed CPAs on all of the perceptual attributes (except trustworthiness and honesty) as well as likelihood of hiring. The professional image of the CPA even for small business clients is strongly linked to the formal dress or "professional attire." The only discordant notes are for trustworthiness and honesty. Male small business clients (who themselves are more likely to be casually dressed) find casually dressed CPAs more honest and feel that they can trust them more than formally dressed CPAs. However, this result (and the higher trustworthi-

ness rating of casually dressed Hispanic CPA) alone is probably not adequate to suggest any relaxation of the dress code for CPAs. Despite the recent trend towards more casual attire for technical and even managerial personnel at large corporations, the small business clients in the study express a strong preference for the "business suit" for their accountants.

For ethnic minorities the clients appear to place too much emphasis on the Formal Dress. While ratings of casually dressed Caucasian CPAs are equal to or somewhat lower than the formally dressed Caucasian CPAs (except for professionalism), the ratings of casually dressed minority CPAs (particularly African American) are much lower than their formally dressed counterparts. These results suggest that the small business clients likely use different standards of judgment or rely on different stereotypes for Caucasian and minority CPAs. Probably, the stereotypical subordinate status of the minorities in society is reinforced by the stereotypical lower class status of the casually dressed.¹⁴

With regard to the CPA gender, we find that female CPAs are rated higher than male CPAs on all the variables, with significant CPA gender main effects for all variables except Expertise, Reliability, Professionalism, and Likelihood of Hiring. The Hispanic female CPA is rated higher than the Hispanic male CPA on all variables (and higher than even Caucasian male CPAs on several variables). A question that may be asked is why the higher ratings on several variables for the female CPAs (in general and the Hispanic female CPA in particular) do not translate into a higher preference for hiring. Is this evidence of gender discrimination?¹⁵

The higher client acceptance of women CPAs is not true for all ethnic groups. The African American female CPA is essentially rated similar to the African American male CPA except for friendliness, and the Caucasian female CPA is also rated essentially equal to the Caucasian male CPA on all variables except Knowledge and Friendliness. In general female CPAs are rated equal to or better than male CPAs on all variables.

These results also suggest that small business clients accept women CPAs as equal to male CPAs.¹⁶

A comparison of the three ethnic groups, Caucasian, African American, and Hispanic, suggests that Caucasian CPAs are rated higher on almost all of the perceptual variables, including the likelihood of hiring, and the Hispanic CPAs are rated higher than the African American CPAs on several perceptual variables. However, closer examination of the several disordinal interactions suggests that it is the Hispanic female that is really rated significantly higher than the others (including male Caucasian CPAs) and African American males are preferred to the Hispanic males on most of the variables.

The small business clients do not appear to discriminate between Hispanic and African American CPAs with regard to their behavioral intention to hire. However, with regard to the likelihood of hiring the Caucasian CPAs are rated significantly higher than both the Hispanic and African American CPAs. These results suggest that while small business clients are willing to rate minority and female CPAs higher or equal to Caucasian male CPAs on several perception variables, but when it comes down to the crux of the matter, the behavioral intention to hire, there is a strong bias in favor of the Caucasian CPA.

Do the results portray discrimination against minorities?¹⁷ However, some stereotype research in psychology suggests that biased judgments resulting from reliance on stereotypes does not necessarily mean racist or sexist behavior (Biernat and Manis, 1994; Paludi and Bauer, 1983). It is likely that to the small business clients the image of the public accounting profession continues to be that of a caucasian dominated profession. "The point here, however, is that people do not have to be racist--or have any malicious intent--in order to make decisions that unfairly harm members of another race (Close, 1993, p. 4)."

In an era of increasing customer (client) focus, with many companies resorting to frequent customer surveys, the results do suggest difficulties for accounting firms hiring minorities and

having a customer base that is predominantly caucasian. What should these firms do? Should they practice selective scheduling? Will hiring mainly caucasian CPAs give them a competitive advantage? We do not think so. Leaving aside legal and moral issues, it would probably not be good business sense.

The demographic changes already taking place and increasing competition will make it too costly for accounting firms to be (ethnically) very selective in their hiring practices. Merit based hiring is the best practice. What the accounting firms should do is provide good training in client interaction, greater visibility, and favorable individuating information in client communications for minority CPAs. The AICPA through its several task forces and gender sections, etc., has had a significant impact on the current widespread acceptance of women CPAs. Maybe, the AICPA should undertake a similar effort to promote acceptance of ethnic minorities in accounting.

Suggestions for Future Research

This study, although producing interesting and significant results, has several limitations. However, when viewed as an exploratory study in an area where there is scarce empirical research, the limitations should be viewed as "opportunities" for future research. Opportunities for replications, refinements, and extensions. There are several limitations of the present study that may be addressed by future research. First, the subjects volunteered to participate. Therefore, there may be a possible self selection bias for the voluntary participants. However, as mentioned earlier the refusal rate of eligible subjects was low. Second, prior research has found that in experimental studies the subjects' responses are affected by several factors, such as the task, time pressure, form of required response, subject motivation, etc. (Biggs et al., 1985 and Wright, 1982). In general, the generalizability of the results and implications of any experimental study to subjects, tasks, or situations, other than those used in the experiment should be made with caution. To aid users in making such an assessment, Table 4 presents some demographic data on the subjects of this study. It

shows that the subjects are predominantly Caucasian, about 13 percent Hispanic and 5 percent African Americans. On a national basis the African American population is some what under-represented. The higher Hispanic proportion is representative of the southwest and west. Third, this is an exploratory study using single item measurement for perception variables and may need embellishment in construct measurement. Fourth, this study did not involve a real hiring situation and therefore the task may not be viewed by the subjects as affecting their personal welfare. A hypothetical situation may not involve true behaviors. Fifth, there may be omitted perception variables not measured. The significantly higher rating of the Hispanic female CPA on several variables is some what unexpected. As different individuals (photographs) were used to represent the ethnic and gender treatments, it is possible that an "attractiveness" factor may be at play (Ohanian, 1991).¹⁸ Sixth, the study investigated Hispanic and African American minorities only. Inclusion of Asian Americans, one of the fastest growing minority with a reputation for being engaged in professional services, would have added to the

scope of the study. Future research can include Asian Americans, sexual orientation, handi-capped and other minorities. Seventh, the clients (subjects) are dominated by the caucasian ethnic group. Although client ethnic origin used as a co-variate was not significant suggesting that client responses did not significantly differ by ethnic origin, the effect was marginal ($p = 0.0527$). Perhaps, a design including more ethnically diverse subjects may bring out some interesting interactions of client ethnic origin with other factors. □

Endnotes

1. There are a number of unmet needs of small business clients, particularly in planning, decision-making, computer systems, and marketing. For example, see Chou and Robins (1990); Gobeli and Seville (1989); Harper and Churchill (1987); Keefe (1989); Harding (1987); Mitchell (1987); Seigel, et al. (1986); Stilwell (1986).
2. See Galagan (1993); Coates, Jarrat and Mahaffie (1991); Gray (1991); Hopkins and Hopkins (1991); Kennedy and Everest

Measure	Caucasian		African American		Hispanic	
	Count	Percentage	Count	Percentage	Count	Percentage
Age						
30 & under	254	56.8	45	27.6	88	44.0
31 - 44	105	23.5	63	38.7	69	34.5
45 - 55	54	12.1	44	27.0	37	18.5
56 +	34	7.6	11	6.7	6	3.0
Ethnic Origin						
Caucasian	361	80.8	124	76.1	172	86.0
African American	63	14.1	20	12.3	18	9.0
Hispanic	18	4.0	16	9.8	8	4.0
Other	5	1.1	3	1.8	2	1.0
Education						
Some School	6	1.3			4	2.0
High School	49	11.0	11	6.7	26	13.0
Some College	245	54.9	39	23.8	99	49.5
College Graduate	118	26.2	81	50.0	50	25.0
Graduate School	28	6.3	32	19.5	14	7.0
Other	1	0.2			7	3.5

- (1991); Overman (1991); Songer (1991); Woznaik (1991); Smith (1990), among others. Further, human resource managers of several CPA firms have indicated a desire to increase significantly the hiring of minority accounting graduates. KPMG Peat Marwick Foundation has embarked on an ambitious \$2 million scholarship program to increase minority members in business disciplines. KPMG believes it must diversify its workforce if it is to compete in a rapidly changing workforce (Milano, 1995).
3. See Cross et al. (1994) and Fernandez (1991).
 4. For instance see Collins (1993); Chawla, Khan and Cornell (1992); Lehman (1992); Knapp and Kwon (1991); Maupin (1991); Paige (1991); Thomas (1991); Maupin (1990); Lehman (1990); Reed and Kratchman (1990); Canlar and Bristol (1988); Marquette and Lieberman (1988); Tinker and Neimark (1987); Dahl and Hooks (1985); Hanks and Shivaswamy (1985); Cumpstone, Dixon and Taylor (1982); Earnest and Lampe (1982); Fraser, Lytle and Stolle (1978); Barcelona, Lelievre and Lelievre (1975); Rayburn (1971);
 5. For example see Cross et al. (1994).
 6. There is, however, no similar body of research for ethnic minorities in accounting.
 7. See for example Woodside, Wilson and Milner (1992); Lynn (1988); Bryan and Rouse (1987); Harding (1987); Harper and Churchill (1987); Rappaport (1986); Wolfe and Smith (1986); Lynn (1985).
 8. The stereotype research in psychology (and marketing) cited earlier also lead us to believe that accounting service providers with different cultural and ethnic backgrounds, and gender may be perceived differently by their clients.
 9. Dress or appearance has been used to represent another dimension, class, in studies of the effect of stereotypes in judgment (Jussim, Coleman and Lerch, 1987). Dress seems to be of great importance in the stereotypical image of the professional accountant. There is anecdotal evidence of accountants of large firms being fired for loosening their ties and removing their coat at the gas station on their way home. Further, inclusion of dress in the study is important because of the different class of clients (small business owners rather than professional managers of large corporations) and current debate in the popular press regarding effect on productivity and morale of relaxed dress standards even at large corporations. Recently, Ford Motor Company relaxed its formal dress code to join a growing number of companies that have given their employees the freedom to dress casually, if they so desire.
 10. The variables chosen are basically a subset of the variables discussed in the literature (Ohanian, 1991 and 1990; Sonnenberg, 1989) that were considered important by small business owners/managers with respect to CPA services during open ended interviews conducted as part of the pretest of the research instrument. These variables may be viewed as determinants of the CPA hiring decision by the clients.
 11. The process followed for the random selection of the subjects consisted of a random start (using random number table) and then selecting every second small business in the reference frame.
 12. These results are not reported here because they are not relevant to the major purpose of this study, i.e., whether small business clients perceive women and ethnic minority CPAs differently.
 13. Statistical significance is uniformly determined at the 0.05 level in this study.
 14. Anecdotal evidence abounds of even well dressed minority people being some times taken for tramps or crooks, not to mention the perceptions and treatment of ordinarily dressed minority individuals (Close, 1993).
 15. May be, however, a limitation of most exploratory research of this type is that it identifies differences in perceptions but does not tell us what the underlying causes are. Further, more directed research is needed to identify the causes.
 16. Anecdotal evidence of lack of client acceptance of women accountants has been cited by several studies as justification for denying

access to women into the profession (Lehman, 1992; Dahl and Hooks, 1985; Quire, 1947); the empirical results of this study support Rayburn's (1971) findings that opposition to female accountants appears to come from the profession itself and not from its clients.

17. Quite likely, but please see note 15, above. Further, the lowest rating on friendliness for the male African American CPA also suggests possible reliance on unfavorable stereotype of the black male as intimidating and dangerous.
18. Photographs of several model CPAs were reviewed and rated for attractiveness (on a ten-point likert-type scale) by a panel of 22 senior marketing students. While an exact match was not possible, the chosen photographs had scores in the mid-range (4-7).

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