

Perceived Spousal Influence In The Service Decision-Making Process: A Cross Cultural Investigation

Dr. Marla Royné Stafford, Marketing, University of North Texas
Dr. Gopala Ganesh, Marketing, University of North Texas
Dr. Michael G. Lockett, Marketing, University of North Texas

Abstract

Although spousal influence in the decision-making process has been investigated in the academic literature, most of the existing research has focused on decision-making for consumer goods. This paper reports the results of a cross-cultural study of consumer decision making for two broad types of services, across three different household samples (US Americans, Indian Tamil US Immigrants, and Indian Tamils living in India). Findings of the study suggest that for both types of services, there is more joint decision making within American US households than in Indian-Tamil households. Joint decision making is least prevalent in Tamil households in India.

Introduction

Since the early work of Davis (1970; 1976; Davis and Rigaux, 1974), the topic of spousal influence in the consumer decision-making process has been investigated extensively in the academic literature (e.g., Qualls, 1987, Filiatrault and Ritchie, 1980; Plank, Greene, and Greene, 1994; Lavin, 1993). Because marital roles can provide a basis for market segmentation (Davis and Rigaux, 1974), it is critical to understand how each spouse influences the decision-making process. Despite the considerable research on this topic, little research has examined spousal decision making specifically for the service sector. Yet services now comprise the dominant portion of the Gross Domestic Product (US Bureau of the Census, 1994). Further, decision-making processes are believed to differ by type of service (Hill and Neeley, 1988). Hence, it seems logical and neces-

sary to investigate spousal influence in the decision-making process for services.

Green, et al. (1983) pointed out the lack of a cross-cultural perspective in existing research on family purchasing behavior. Green and his colleagues argued that research on the topic has been limited, and suggested the pursuit of knowledge in cross-cultural decision-making issues. Since then, other studies examining cross-cultural issues and consumer decision-making have appeared in the literature (e.g., Webster, 1994; Imperia, O'Guinn and MacAdams, 1985), although no research was uncovered in the literature that offers specific insight into the decision-making process for services across cultures. Hence, the purpose of this paper is to present the results of a cross-cultural investigation that provides such insight. Normative im-

plications are provided that can facilitate effective marketing strategies aimed at consumer markets.

Spousal Influence in the Decision-Making Process

For several decades, women were believed to be responsible for most household decision-making (Davis, 1976). However, research probing spousal influence has suggested that this simple assumption is not necessarily a reliable one. For example, Davis and Rigaux (1974) examined marital roles during three major stages of the decision process, and found that roles varied throughout the process. During the information search stage, one spouse assumed more responsibility than the other, demonstrating a type of role specialization. However, for the final decision, husbands and wives exhibited equal influence, suggesting a highly syncratic decision-making process. The possibility of a poor decision was cited as a potential reason for joint decision-making (Davis and Rigaux, 1974). That is, if one spouse made the final decision which resulted in negative consequences, that one person could be held fully accountable.

Other research on household decision-making has examined sex role orientation and its role on household decision-making (Scanzoni, 1977; Qualls, 1987; Schaninger, Buss, and Grover, 1982). This research suggests a strong relationship between sex role orientation and the degree of influence in decision-making. Additional factors affecting influence in decision making include education (Blood and Wolfe, 1960; Hempel, 1975, Rosen and Granbois, 1983; Spiro, 1983), wife employment (Hempel, 1975; Spiro, 1983), household income (Blood and Wolfe, 1960; Filiatrault and Ritchie, 1980; Spiro, 1983), and presence of children (Filiatrault and Ritchie, 1980; Spiro, 1983).

Because of fundamental differences between goods and services, a plethora of literature has appeared on the marketing of services. Despite this vast literature base, and the abundant research on spousal decision-making, research has been limited on decision-making for services. What

does exist has primarily focused on financial services (e.g. Hopper, 1995; Plank, Greene and Greene, 1994); in general, this research has concluded that women have become more influential in decision making regarding financial matters. Turley and LeBlanc (1993) provided findings on eight different services, but their study explored issues such as perceived risk, number of service providers considered, and the number of features used for evaluation purposes.

Further, existing research suggests that decision and search processes (Turley and LeBlanc, 1993), as well as evaluation processes (Zeithaml, 1981), differ between goods and services. Hill and Neeley, (1988) posited that the decision-making process differs by type of service, while Davis (1976) reported that involvement in consumer decision making varies by product (service) category and by specific decision and decision stages.

It seems that time is ripe to explore spousal influence in the decision-making process for different types of consumer services. Moreover, the expanding worldwide economy demands that particular emphasis be placed on cross-cultural issues in decision making. Hence, the key objectives of this study are 1) to determine the relative influence of both husband and wife in the decision-making process for various services, and 2) to compare this influence across cultures.

Background

Despite extensive coverage of ethnic markets in the mass media and academic journals, the ability of companies to target these submarkets in the United States lags far behind. Yet the quickly emerging dominant role of ethnic consumers in the market for many goods and services has made such consumers very attractive to companies looking to expand in an increasingly competitive marketplace. The decision to market to ethnic segments increases the difficulties of certain marketing tasks, such as advertising and promotion, to such a degree that they cannot be ignored (Valencia, 1983). Segal and Sosa (1983, p. 132) noted that the first marketers who meet the challenge and close the

gap between the realities of the ethnic consumer market and their procedures will "reap the benefits of discovering new market opportunities."

While strides are being made to identify the characteristics, specific requirements, buying behaviors, and effective responses to these ethnic markets, knowledge about many important issues and difficulties remains tenuous. Of particular concern to many marketers are the issues of acculturation and assimilation, and the role that these factors play in the consumer socialization process. Insights gained with regard to this process will allow companies to more effectively target immigrant markets, to reach future generations of ethnic-American consumers, and perhaps gain greater effectiveness in the international marketplace.

Assimilation vs. Acculturation

Many authors appear to use the terms assimilation and acculturation interchangeably. These concepts, however, are not equivalent; in fact, they possess unique differences. Assimilation is defined as the total absorption of an entire cultural system into another, with the complete loss of identification of minority groups (Ponsionen, 1969). According to this view, assimilation requires that a large portion of an immigrant's culture heritage be either outright abandoned or significantly altered. Immigrants, in order to be accepted as part of a new social or cultural group, deny themselves previously held cultural traditions through a process of learning, re-socialization and survival. The focus of assimilation is on the digestion of a culturally unique group into the larger prevailing culture, largely or entirely erasing all previously held idiosyncratic features of the group being absorbed. This "Americanization" process, as defined by Gordon (1961, p. 269), is "a consciously articulated movement to strip the immigrant of his native culture and attachments and make him over into an American."

Acculturation has two definitions. The first suggests that the acculturation process instills a set of social skills from infancy (Websters II, 1984). This definition focuses on the childhood socialization process itself and the subsequent be-

havior patterns that emerge. The second definition views acculturation as the cultural modification process which takes place when two cultures come into contact and mutually influence one another (Lee, 1988). Acculturation therefore becomes a necessary, but insufficient, condition for assimilation. Acculturation does not require the total or partial abandonment of previously held cultural traditions, but can embody a cultural pluralism in its execution.

Since its inception as an area nearly 70 years ago (Park, 1928), acculturation has been studied under the auspices of cultural anthropology, sociology, and psychology. Acculturation research has primarily explored the contact between third world nations and the industrialized West (cf., Penaloza, 1994; O'Guinn, Imperia and MacAdams, 1987; Wallendorf and Reilly, 1983). This research suggests that acculturation is the primary construct of interest for the investigation of immigrant consumption patterns. Particular emphasis is placed upon the second definition which specifically examines the results of inter-cultural mixing.

Acculturation and Consumption

Acculturation and its specific relationship to consumption behavior has been studied in a number of different ways: food consumption patterns (Wallendorf and Reilly, 1983; Deshpande, Hoyer and Donthu, 1986), media habits (Khairullah, 1995; Lee and Tse, 1994; Lee, 1988; Kim, 1978) and product usage (O'Guinn, Imperia and MacAdams, 1987). These researchers have found that differences exist between consumers with varying levels of acculturation. Additionally, these differences cannot be assumed to simply be a blending of old and new customs and behaviors (Wallendorf and Reilly, 1983); rather, the process of consumer acculturation suggests the emergence of a distinct combination of behaviors, independent of both the host and native cultures. Thus, it is expected that any group of immigrants will demonstrate consumption characteristics in between those of their native and host country. Further, as time in the host country increases, these characteristics will become more similar to those of the host country, at the same time decreasing in similarity

from those characteristics of the native country.

This provides a unique opportunity for marketers to appeal to a group of consumers who are impressionable, and are in the process of developing brand, company and product class loyalties that are viewed as crucial to their evolution into an American. Certainly one of the fastest and easiest ways for immigrants to outwardly demonstrate their transition into becoming Americans is through the use of popular or stereotypical goods and services: driving an American car, eating at American restaurants, watching American movies, and attending American schools. Of course, these behaviors, in and of themselves, are not accurate indicators of the actual acculturation process. Gaining a foothold at any stage of this process can provide companies with strong, loyal consumer bases for many generations.

The manner in which this acculturation process is facilitated has also been given some attention in the literature. Wallendorf and Reilly (1983) observed that there are essentially two mechanisms that encompass all other variables: motivation and structure. These mechanisms enable acculturation to impact an individual's behavior patterns. Motivation deals with a consumer's internal initiative to voluntarily comply with the expectations of the larger society to which they have become members. This mechanism focuses on the individual's psychological motivation to belong or become an "American" consumer. Secondly, the structure of the larger society may force consumers to change their consumption patterns upon entry into the society. Independent of internal motivation, changes may be required because brands are unavailable, certain goods or services are unacceptable, or supporting infrastructure is non-existent.

Cross Cultural Research

A number of different groups have been studied under the auspices of acculturation. Studies have been conducted examining Asian acculturation (McCullough, Tan and Wong, 1985) through the development of a "Chineseness Scale." In developing the Hungarian Immigrant Accul-

turation Scale designed to assess Anglo-ethnic acculturation, Weinstock (1964) found that males acculturate faster than females, that one's level of acculturation is positively related to time spent in the US, that Jewish immigrants acculturated more quickly than either Protestants or Catholics, and that immigrants with some US education acculturate more rapidly. Weinstock (1964) also used some unusual acculturation measures including hedonism and number of cars owned, which were both positively related to the rate of acculturation.

In terms of decision-making, existing research has studied such populations as Mexican-Americans (O'Guinn, Imperia and MacAdams, 1987; Huszagh and Murphy, 1982), the Chinese (Ford, LaTour and Henthorne, 1995), the English (Hempel, 1974), Hispanics (Webster, 1994), and Danish (Kandel and Lesser, 1972). Green et al.'s (1983) investigation spanned five nations: the United States, France, Holland, Venezuela and Gabon. Results within this stream of research have suggested that decision-making influence is related to level of country development (Green et al., 1983), household income (Huszagh and Murphy, 1982), and type of product (Imperia, O'Guinn and MacAdams, 1985). Hempel (1974) also found that perceived roles varied by stage of the decision process.

Despite the study of many different cultural groups, the vast majority of acculturation research dealing with consumption behaviors has principally involved the study of differences between Hispanic-American consumers and Anglos (Webster, 1994; Penaloza, 1994; Blosser, 1990; O'Guinn, Imperia and MacAdams, 1987; Wallendorf and Reilly, 1983; Valencia, 1982). Valencia (1982), in an attempt to develop a model of "Hispanicness" measured Hispanic versus Anglo shopping behaviors and concluded that the two groups differ in their marketing orientations. O'Guinn, Imperia and MacAdams (1987) examined the relationship between purchase of 10 different goods and services and the acculturation process. Results suggested that as acculturation increased, so did the wives participation in the decision-making process. This research, however, did not examine acculturation differences across

stages in the decision-making process, nor were differences in good or service types investigated. Thus, the current research chose to examine these issues through additional cross-cultural research in decision making for services. More specifically, two key research questions were investigated: 1) Does relative spousal influence differ across cultures by stage of the decision-making process? and 2) Does relative spousal influence differ across cultures by type of service?

Asian Indians

The group of particular interest to the current study is Asian-Indian consumers. Given that the number of Asian-Indians in the United States has more than doubled in size to over 850,000 during the period from 1980 to 1990 (Mogelonsky 1995), it seems that this cultural group deserves investigation. Further, many of the Asian-Americans in the United States workforce hold professional positions. In fact, 30 percent of all Asian-Indians in the US in 1990 were employed as professionals, as compared to only 13 percent of all US workers (Mogelonsky 1995). Additionally, the per capita income of an American Indian household in the United States was \$44,700, exceeding the US household per capita income of \$31,200 (Mogelonsky 1995). In short, the Asian-Indian market is a sizable and viable one, indicating that marketers must pay particular attention to this group as a potentially lucrative market segment.

Despite these impressive numbers, very few studies have been done which specifically examine the role of acculturation and Asian-Indian consumers. Khairullah (1995) examined the relationship between acculturation and the perceptions of advertisements of Asian-Indian immigrants and found that Asian-Indian subjects differed in their perceptions of advertisements according to their level of acculturation. Low and moderately acculturated respondents preferred Indian advertisements. These results are consistent with prior studies using other ethnic groups (Yankelovich, Skelly and White, Inc., 1981; Shoemaker, Reese and Danielson, 1985).

Mehta and Belk (1991) examined the favorite possessions of Indians and Indian Immigrants to the U. S. These immigrants used objects from India as a symbolic security blanket to aid the transition and acculturation process from India to the US. Additionally, Mehta and Belk (1991, p. 407) observed that, "immigrants treasure Indian artifacts, movies, and songs more than do Indians in India." These objects take on additional levels of meaning and act as an umbilical cord to Mother India, symbolizing their lost youth, people left behind and religious origins.

The emphasis that Asian-Indians place on service decision making is particularly relevant. According to Mogelonsky (1995), Asian-Indians place high values on a number of different service categories, including such offerings as education, financial services, insurance, and telecommunications. Therefore, an investigation of the influence of acculturation on decision-making for services would be quite relevant. Further, to the best of our knowledge, there is no literature on decision making for goods or services in the Asian-Indian subculture. Hence, the current research chose to focus on this vast subcultural market for an investigation of cross-cultural decision making.

Hypothesis

We would expect that Asian-Indian households in the United States would have acculturated to some level whereby their decision-making processes would be less congruent with their native processes, but perhaps not quite as comparable to the native US households, particularly because India has been characterized as considerably less egalitarian than the United States (Hofstede, 1980). Further, previous cross-cultural research suggests the relationship between acculturation and joint decision-making (O'Guinn, Imperia and MacAdams, 1987) as well as the relationship between decision-making influence and type of product (Imperia, O'Guinn and MacAdams, 1985). Existing literature also suggests role differences across stage of the decision processes (Hempel, 1974). Extending this literature to the sample of interest in the current study, one would expect that differences exist between Asian-Indians living in

India, Asian-Indian immigrants to the United States, and native US households. Further, we would expect the acculturation process to have affected Asian-Indian immigrants so that their decision-making processes, in terms of joint decision-making, would fall in between the two groups native to their respective countries. Hence, one general hypothesis is offered:

H1: There will be significant differences in spousal decision-making between Asian-Indians living in India, Asian-Indians living in the US and Americans. These differences will reflect across services as well as across stages in the decision-making process.

Product and Service Classifications

Existing research suggests utilizing a classification system with more than one product category when investigating consumer decision making (Davis, 1976). Research in product decision making has utilized this approach (e.g., Davis, 1976), and it is considered a reasonable method in examining the search process. Thus, the current research chose to work within such a framework.

Product classifications have been around since 1923, when Copeland pioneered a tripartite classification of goods. Since then, researchers have argued in favor of product classification schemes professing that such typologies are essential to theory development by establishing basic definitions of the discipline (Bell, 1981), by helping to simplify and improve managerial decisions (Ramond and Assael, 1974), as well as by providing guidance for strategic direction (Fine, 1981; Lovelock, 1984). The basic contention is that similarly defined goods and services are often marketed in a similar fashion, and thus, classification schemes provide a useful framework by allowing cross-fertilization of strategies (Ramond and Assael, 1974; Lovelock, 1984).

Although numerous typologies have been published, one popular classification system, borrowed from the economics literature, was introduced to the marketing literature by Zeithaml (1981). This approach utilizes a goods-services

continuum, where goods are generally situated at the left end of the continuum, while services sit in the middle and at the right end of the continuum. Most goods are considered to be high in search qualities, those characteristics that can be evaluated prior to purchase and consumption. For example, material can be felt, and colors can be visually inspected. Thus, a sofa can be evaluated prior to the purchase and ultimate consumption of the product. Services, however, are not as easy to evaluate. Sitting at the center of the continuum are those services high in experience qualities. Such services can generally be evaluated during and after purchase and consumption. For instance, a vacation can be evaluated during a sightseeing trip as well as after the vacation has ended. Services sitting at the right of the continuum are generally considered to be high in credence qualities, and are often hard to evaluate even after the service has been consumed. For example, the benefits of certain services performed on an automobile may be hard to evaluate even after the car is driven. A child's school may be hard to assess even after the school year is over; a true assessment may not come until later years, if at all.

Based on this continuum, two services that sit toward the middle of the continuum (restaurant and vacation travel) and two services that sit more toward the right of the continuum (a child's school and life insurance) were selected. Additionally, these services have been included in previous decision-making studies incorporating both goods and services (Davis, 1976).

Method

To assess relative marital influence in the decision-making process for services, a mail questionnaire was utilized. Although the questionnaire was developed by the authors, the work of Davis (1970; Davis and Rigaux, 1974) was consulted, as the current research attempted to replicate and extend Davis' work across cultures. Because Davis' original survey was not available, a group of ten people, including academics and Indian women, scrutinized the questionnaire to ensure clarity and understanding; minor suggestions were subsequently incorporated into the survey.

To provide consistent and valid results without introducing gender as a confounding factor, only the female head of household was asked to respond. Although there are limitations associated with the use of just one spouse, this approach is consistent with previous cross-cultural research on the subject (Blood and Wolfe, 1960; Cunningham and Green, 1974; Green and Cunningham, 1975; Green et al., 1983).

The Sample

Three separate groups were surveyed. The first was a sample of 1800 US households randomly selected from the database of a national consumer credit reporting firm. An initial and follow-up mailing were conducted. After accounting for undeliverable questionnaires, a response rate of about 31 percent was achieved, or a total of 551 questionnaires. Because some women responded to both the initial and follow-up mailing, duplicate responses were identified from the questionnaire "mailing number," and were weighted. That is, each response was weighted .5, and the two surveys were essentially averaged, allowing for the largest sample size possible. (For a discussion of weighting procedures, see Aaker, Day and Kumar, 1995.) After eliminating a few responses from husbands, the total usable sample size was 477. This sample is referred to as the US American (USA) sample.

Given the wide ethnic diversity among Indian immigrants in the USA (Mogelonsky, 1995), it was decided to focus on one accessible subgroup: Tamil-Indians. Accordingly, our mail-out sample of Asian-Indian immigrants was generated from membership lists provided by Tamil-Indian cultural organizations in the United States. Questionnaires were delivered to 1781 households, and 535 responses were returned for an initial response rate of 28.1%. After weighting duplicate responses and eliminating husband responses, the usable sample size was 500, referred to as the UST sample.

Because of the difficulty in reaching Indian Tamil wives located in India, a snowball sample was utilized. Participants from the Indian-

immigrant sample were asked to provide referrals of married female friends and relatives living in Tamil Nadu State of India (home to most Tamils in the world), who would be willing to respond to a survey in English. A mail-out sample of 282 was achieved through this process. All questionnaires were delivered, and the response rate was 70.9% or 200. No duplicate questionnaires were received, so weighting of responses was not necessary for this group. One incomplete questionnaire was eliminated, for a final sample, labeled TNT, of 199. A detailed profile of each of the samples is presented in Table 1.

There are some sharply contrasting differences between the samples. The UST and TNT samples are much younger than the USA sample and therefore, have been married for shorter periods of time. Further, the UST sample is more likely to have younger children, possibly because immigration from India to the USA picked up after 1965 (Mogelonsky, 1995) mostly in the form of graduate students. These individuals returned home, got married and came back to the USA to establish their families.

The TNT and UST samples are much better educated. This finding for the UST group is consistent with the characteristics of Indian immigrants in the USA (Mogelonsky, 1995). Since the TNT sample was "recruited" by the UST respondents, a similar educational pattern is found for the two groups. The income distribution reflects a pattern consistent with education.

The Questionnaire

As part of an overall study of marital decision making, respondents were asked a series of questions about spousal influence for each of the four services: vacation travel, restaurant, life insurance and a child's school. The instructions directed each respondent to indicate who had more influence at each stage of the decision process for each service. Respondents were asked to exclude any service that was not purchased by the household in the previous five years. Because previous research indicates that services possess different characteristics, and the resulting decision process

Table 1: Profile of the Three Samples

Characteristic	USA	UST	TNT
# Responding	477	500	199
% U.S. Citizen--Self	99.4%	38.6%	NA
% U.S. Citizen--Spouse	98.9	47.5	NA
Respondent College Graduate*	34.5	81.3	80.3
Spouse College Graduate*	38.6	98.0	93.5
Respondent: % white collar job*	28.8%	50.3%	30.5%
Spouse: % white collar job*	48.5%	81.6%	77.6%
Family Income* #			
\$0-5K/0-1K(Rs)	1.3%	0.0%	0.5%
\$>5-10K/>1K-2K(Rs)	2.9	0.4	0.5
\$>10K-20K/>2K-3K(Rs)	8.4	1.5	5.6
\$>20K-30K/>3K-4K(Rs)	18.8	3.0	7.1
\$>30K-40K/>4K-5K(Rs)	21.0	6.1	10.7
\$>40K-50K/>5K-6K(Rs)	12.3	12.3	13.7
\$>50K-60K/>6K-7K(Rs)	11.0	15.3	8.6
\$>60k-75K/>7K-8K(Rs)	9.7	19.2	9.1
\$>75K-100K/>8K(Rs)	8.5	20.0	44.2
\$>100K	6.1	22.1	na
At Least 1 Child, any age*	62.0%	84.0%	88.7%
At Least 1 Child†			
0-5 years old	16.1%	22.8%	14.7%
6-11 years old	20.5	22.3	22.9
12-17 years old	29.9	32.3	23.8
18-21 years old	15.7	11.8	22.1
22 or more years old	17.8	10.8	16.4
Family Size	3.4A	3.9B	5.1C
# Children at Home	1.3A	1.5B	1.7B
# Others at Home	0.1A	0.3B	1.5C
# Years Married	21.1A	15.4B	17.7B
Age--Respondent	46.0A	38.5B	40.0B
Age--Spouse	49.0A	43.9B	45.5B
Respondent: Work Hours/ Week	35.3AB	37.6A	31.3B
Spouse: Work Hours/ Week	42.7A	43.9A	44.1A
Respondent: Years of Schooling	13.8A	16.0B	13.0C
Spouse: Years of Schooling	14.0A	18.8B	13.8A

* The three groups are significantly different, based upon the chi-square contingency test.

One Rupee (Rs) = approximately 1/32 US \$.

@ The letters A, B, and C report the results of one-way ANOVA and the Scheffe test indicating that means with different letters are significantly different at the .05 level.

often differs by type of service (Hill and Neeley, 1988), the questionnaire incorporated minor variations for each of the four services. Table 2 illustrates how each stage of the decision process was operationalized for each service.

A five-point scale was used to assess three types of relative influence: 1) husband had more influence (1 = husband dominant, 2 = husband had more influence); 2) both husband and wife had equal influence (3 = husband and wife had equal influence); and 3) wife had more influence (4 = wife had more influence, 5 = wife dominant). Consistent with previous research (e.g., Davis, 1970; Stafford, Ganesh, and Garland, 1996), the categories were collapsed prior to analysis. That is, the two husband-dominant categories (categories 1 and 2) were aggregated, as were those for the two wife-dominant categories (categories 4 and 5). The result was three distinct categories. This approach was used because our focus was on which spouse was perceived as more influential, rather than on the strength or degree of influence. Further, collapsing the five categories into three allowed for a clean, understandable analysis. In addition, an off-scale category, "other people," was included to estimate all other types of influence such as children, friends, and other relatives.

Analysis and Results

Analysis

The chi-square contingency test was used for analysis. Frequencies (in percentages) for each stage for each service and the results of the statistical tests are presented in Table 3. The chi-squares down the right of the table deal with significant differences for who by service by stage by group. The chi-square tests at the bottom of the table indicate significant dif-

Table 2: Operationalization of Decision Stages in the Survey Questionnaire

Stage	SERVICE			
	Restaurant	Vacation	Insurance	School
Idea	Brought up idea of purchase	Brought up idea of the trip	Brought up idea of purchase	Brought up idea of a school
Type	Decided type of food	Decided how to travel	Decided on characteristics such as amount of coverage, how much premium is affordable etc.	Decided on type of school (public, private etc)
How Much	Decided how much to spend	Decided how much to spend		Decided how much to spend
Information	Got information to plan the purchase	Got information to plan trip	Got information to plan the purchase of insurance	Got information to plan the decision
Visit		Visited travel agents	Visited or were contacted by insurance agents/firms	Visited schools to get ideas
Where		Decided where to go		Decided on location
When	Decided when to go	Decided when to go	Decided on when to buy	Decided on when to send the child to the school
Choose One	Decided on a specific restaurant	Selected a travel agent	Decided on a specific insurance firm or agent	Decided on specific school
Purchase	Implemented the idea	Actually made the purchase (bought tickets etc)	Actually made the purchase	Actually admitted the child

ferences for who by stage by service by group.

Results

As indicated in Table 3, the chi-square tests suggest significant differences across stages of the decision-making process, across services, as well as across groups. Although in general, joint decision making tends to be dominant, within each stage, there is a consistent trend among the three samples. That is, husbands are most dominant in the TNT sample and least in the US American sample, with the UST sample falling in between. This finding is consistent across all stages regardless of service. Further, the converse trend is also indicated; wives are most influential in the USA sample, least influential in the TNT sample, with the UST sample falling in between.

For certain stages, dominance of husbands in the TNT sample becomes even more pronounced, exceeding joint influence. For example, in the information stage, across all four services, husband dominance (46%) exceeds equal dominance (32%). Such dominance also occurs in the choice

Table 3: Percentage Distribution of Influence by Service and Stage of Decision
(includes the influence of "Other People")

(abbreviations: H = Husband dominated, HW = Husband and Wife equal, W = Wife dominated, O = Other People)

Stage	Group		Restaurant			Vacation			Insurance			School			Stage Totals			Chi Square ^a					
	ID	n	H	HW	O	H	HW	O	H	HW	O	H	HW	O	H	HW	O						
Idea	USA	1235	20	50	27	3	25	50	23	3	41	34	20	4	4	50	35	11	23	47	25	4	95.8
	UST	1522	19	54	22	6	23	58	15	3	78	17	4	1	10	58	28	4	29	49	18	4	429.9
	TNT	576	19	48	21	12	23	46	25	5	79	15	6	0	12	59	28	1	30	44	21	5	176.1
	Total	3332	19	51	24	6	24	53	20	3	65	23	10	2	9	56	30	5	27	48	21	4	588.3
Type	USA	1234	9	73	12	6	15	72	10	2	39	44	15	2	4	55	30	11	16	65	14	5	178.1
	UST	1534	11	56	21	11	29	62	7	1	79	19	2	0	11	61	24	5	29	52	14	5	546
	TNT	580	11	56	17	16	39	54	5	2	85	13	2	0	13	58	29	0	33	48	13	6	258.2
	Total	3347	10	63	17	10	25	65	8	2	65	27	7	1	9	59	26	5	25	56	14	5	871.9
How Much	USA	978	15	72	11	1	20	68	11	1	0	0	0	0	4	63	25	8	15	69	13	2	57.3
	UST	1190	18	67	13	1	31	62	7	0	0	0	0	0	14	65	19	1	22	64	13	1	52.0
	TNT	641	42	49	8	1	46	47	6	1	0	0	0	0	25	68	7	0	39	53	7	1	16,000.014
Information	Total	2609	21	67	12	1	29	62	9	1	0	0	0	0	14	65	18	3	22	64	12	1	78.6
	USA	1042	12	67	19	2	20	41	36	3	44	30	23	3	4	40	44	12	21	46	30	4	185.2
	UST	1425	16	58	20	6	37	39	22	2	81	13	5	1	11	47	36	6	35	41	21	4	429.3
	TNT	507	33	38	13	15	49	33	10	7	86	7	6	2	20	49	22	8	46	32	13	8	115.7
Visit	Total	2973	17	58	19	6	33	39	26	3	68	18	12	2	11	46	35	8	32	41	23	4	633.4
	USA	577	0	0	0	0	21	47	30	2	39	42	18	1	4	44	41	11	23	45	28	4	86.0
	UST	996	0	0	0	0	39	39	21	1	79	17	3	1	8	50	38	4	40	36	21	2	325.3
	TNT	338	0	0	0	0	71	22	5	2	81	12	6	2	22	45	33	0	58	26	14	1	103.1
Total	1911	0	0	0	0	38	39	21	1	65	25	8	1	10	48	38	5	38	37	22	2	403.0	

* except where indicated otherwise, Chi Square is significant at p = .000005 or less

^aChi Square for Who by Service by Stage by Group

^bChi Square for Who by Stage by Service by Group

Table 3 (continued): Percentage Distribution of Influence by Service and Stage of Decision (includes "Others")
 (abbreviations: H = Husband dominated, HW = Husband and Wife equal, W = Wife dominated, O = Other People)

Stage	Group		Restaurant			Vacation			Insurance			School			Stage Totals			ChiSquare ^a	
	ID	n	H	HW	O	H	HW	O	H	HW	O	H	HW	O	H	HW	O		
Where	USA	558	0	0	0	16	67	14	3	0	0	0	0	0	13	62	18	7	69.7
	UST	789	0	0	0	18	68	11	3	0	0	0	0	0	15	64	17	4	39.1
	TNT	290	0	0	0	21	55	16	7	0	0	0	0	0	20	56	19	4	8.2, 0.043
	Total	1636	0	0	0	18	65	13	4	0	0	0	0	0	15	62	18	5	73.0
When	USA	1230	11	70	16	3	20	63	14	3	42	46	12	0	18	62	16	4	183.8
	UST	1516	14	60	20	6	25	63	10	2	78	20	2	0	28	55	14	3	486.6
	TNT	573	21	57	13	9	28	56	11	5	79	16	4	1	31	52	13	5	182.4
	Total	3318	14	64	17	5	24	62	12	3	65	29	6	0	25	57	15	3	735.9
Choose One	USA	1048	16	66	13	5	22	48	27	2	42	43	15	1	21	55	18	6	175.2
	UST	1465	14	56	18	12	42	39	18	1	80	17	3	0	33	45	17	5	503.8
	TNT	520	31	47	9	13	75	20	3	2	82	11	6	1	48	37	10	5	191.2
	Total	3033	17	59	14	9	41	39	19	1	66	25	8	1	31	47	16	5	690.5
Purchase	USA	1159	19	60	19	2	24	46	29	1	39	44	17	0	22	51	25	2	148.2
	UST	1497	19	62	14	5	41	43	16	0	77	21	1	0	35	47	16	2	421.3
	TNT	579	31	56	9	3	73	18	6	4	81	15	4	1	48	40	9	2	189.4
	Total	3234	21	60	15	4	41	39	19	1	64	28	7	0	33	47	18	2	602.6
Service Totals	USA	9058	15	66	17	3	20	57	20	2	41	41	17	2	19	56	21	4	1122.2
	UST	11932	16	59	18	7	31	53	14	1	79	18	3	1	30	50	17	3	3291.2
	TNT	4404	26	51	13	10	45	40	10	4	82	13	5	1	39	43	13	4	1060.1
	Total	25393	17	60	17	6	30	52	16	2	66	25	8	1	28	51	17	4	4650.9
ChiSquare ^b	USA		127.9			221.3				30.8, 0.004				53.2, 0.00054					357.3
	UST		95.6			292.4				23.3, 0.18				79.2					438.4
	TNT		99.5			279.3				13.0, 0.79				120.3					238.4
	Total		234.9			624.8				50.9, 0.00006				146.1					914.7

stage (48% vs. 37%), the visiting stage (58% vs. 26%) and the actual purchase stage (48% vs. 40%).

There is clearly more husband dominance in the UST sample as compared to the USA sample across the stages; however, only in one stage, visiting, does husband influence in the UST actually exceed equal influence (40% vs. 36%). Hence, although the UST sample exhibits more male influence than the US, this sample displays more joint decision-making than their counterparts from India.

Further, results suggest that, in general, certain services are more prone to syncratic decision making. For a restaurant, a husband or a wife is never more influential than the couple together. However, as compared to the USA and UST samples, husbands did exhibit more influence within the TNT sample across most of the stages. For a vacation, husbands have a greater say within the UST and TNT sample than the USA sample. Further, within the TNT sample, only the stages of idea, where to go and when to go are characterized by joint decision-making. Other stages, however, are dominated by the husband. For the UST sample, for the actual choice ("choose one"), the husband is perceived as marginally more or less influential (42%) than joint influence (39%). Other stages have similar results: getting information (37% vs. 39%), visiting travel agents (39% for both), and making the purchase (41% vs. 43%).

For the two credence services, differences are even more apparent. Although men have more influence among USA households for life insurance (across all stages) as compared to other services, there is still a strong indication of female influence within these households. Only in the idea stage (41% vs. 34%) and the information stage (44% vs. 30%) does male influence exceed joint influence for life insurance in the USA sample, although in some cases male and joint influence are about equal. For both the UST and TNT samples, husband dominance far exceeds equal dominance for all stages.

For a child's school, however, dominance

by the wife occurs in both Indian samples, even exceeding husband dominance in most stages. However, equal influence is the norm for the two Indian samples, as well as the USA sample. It is also noted that in a couple of stages, the US wife's own influence exceeds that of joint influence: getting information (44% vs. 40%) and making the purchase (50% vs. 41%). The basic trend of maximum husband dominance in TNT households, followed by UST households, and then USA household is also demonstrated for a child's school, as is the reverse trend for wife's influence; that is, the wife's influence is highest for the USA sample, followed by the UST sample, with the TNT sample placing last. Hence, because of the significant differences between the samples, the services and the stages, support is offered for the general hypothesis.

Discussion of Results

Although two types of experience and two types of credence services were utilized, differences were observed within both service categories. For example, in the experience category, the husband exerts more influence in the decision-making process for vacations than for restaurants within the TNT and UST households. A potential explanation is that vacations are generally more expensive than an evening meal. That is, the more expensive the item to be purchased, the more influential the husband seems to be in Indian households. However, this is just a tentative explanation. Definitive conclusions require additional research on numerous services at several different price points.

Within the credence category, life insurance decision-making is heavily dominated by husbands, although this dominance is much less pronounced among USA and UST households. For both Indian samples, men are the stronger influencer in the decision process for life insurance. This finding may be a function of the traditionally held perceptions regarding the nature of life insurance as a financially-oriented, male-dominated product. A child's schooling, on the other hand, is traditionally associated with the mother. Interestingly, although the TNT sample shows more hus-

band influence than the other two samples for this service, across all three groups, joint influence is the norm, with a few exceptions within the USA sample (such as purchase and information seeking) where wife influence surpasses equal influence.

The differences in stages also deserve discussion. As noted, in the TNT sample, husband dominance exceeds equal dominance in certain stages (information, choice, visiting and actual purchase) across all four services. This dominance is not equal and is less pronounced for certain services. For the UST sample, however, only one stage (visiting) suggests husband dominance, as compared to equal dominance, and this difference is minor (40% for husband dominance vs. 36% for equal dominance). Perhaps in India, husbands wish to maintain more control over certain stages in the decision-making process, as evidenced by dominance in the actual purchase decision. As the couple immigrates, and acculturates into American society, this need for control diminishes. This view supports the dualistic view of both internal psychological and external infrastructure factors encouraging acculturation (Wallendorf and Reilly, 1983). While striving to adapt to the American way of life, the UST sample is either choosing or being forced into making changes in the relative spousal influence for service decisions.

Second, but just as important, these changes are taking place across multiple stages of the decision-making process. This is possible support for the work of Weinstock (1964), who found that men acculturated at a faster rate than women. These findings in many ways, indicate the husband's traditional role of breadwinner, forcing acculturation at a faster rate versus the traditional female role of homemaker. Couples who immigrate from a more traditional husband-dominant society into a more egalitarian society must make changes to increase their chances of success. These findings also support the observations of Hempel (1974) who found that the perceived role and influence of that role vary according to the stage of the decision process. As the acculturation process takes place, not only does husband dominance begin to disintegrate and give way to joint decision-making, a process considered the norm in

the American society (Davis, 1974), but the perceived importance of the husband's role in various stages of the decision-making process also changes.

Hence, results of the current study suggest that there are differences across stages and across services when comparing the cross-cultural samples (USA, UST and TNT). Tamil Indians living here in the United States (UST) have moved away, at least partly, from husband dominance, as exhibited by comparison with the TNT group. These results are entirely consistent with the work of O'Guinn, Imperia and MacAdams (1987), whose work concluded that spousal influence in the decision-making process became more syncratic as the level of acculturation increased. The current study adds to O'Guinn et al.'s research by uncovering evidence of this phenomenon across stages in the decision-making process across service types. Hence, the effects of the acculturation process seem to be evident in the decision-making process for services for Tamil-Indians living in the United States.

Marketing Implications

The lucrative Asian-Indian market in the US, combined with an increased understanding of perceived spousal influence in the decision-making process, has important implications for service marketers. First, marketers seeking to target the Asian-Indian subculture, particularly Tamil-Indians, should try to obtain some measure of the level of acculturation in order to effectively reach this market, as knowledge of acculturation level can help in developing proper marketing strategies.

Further, results of our study indicate the strategic differences necessary to effectively reach each of the three markets. More specifically, when targeting Tamil-Indian immigrants (UST) in the US, the marketer's emphasis on syncratic decision making should be driven by the type of service being evaluated. Even within service class (credence vs. experience), different strategies might be warranted. For the immigrant sample, a child's school -- a service traditionally associated with the wife -- is still highly influenced by the husband, and equal

dominance is the most common occurrence. Hence, when targeting Tamil-Indian immigrants, it is critical to develop marketing strategies designed to reach the husband for all services; wives might only be targeted individually for certain services. Yet, given the strength of equal dominance, marketers must be sure to reach both parties through proper sales and advertising tactics. This same rationale extends to services higher in experience qualities. That is, restaurant marketers targeting Indian immigrants might develop strategies to reach "couples," while vacation providers may benefit from strategies aimed at both couples and men. At the same time, service marketers cannot ignore the importance of UST women in the decision-making process, as female influence in the UST sample is evidenced.

Marketers must also pay special attention to the relative importance played by the husband or wife at the various stages of the decision-making process. Findings indicate that across all stages of service decision making, husband dominance is eroded as the acculturation process occurs. Certain aspects of the marketing plan may be built around key stages in this process. For example, marketers targeting UST consumers may wish to place special emphasis on husband dominance in the visiting stage for all service categories. Whereas the final service selection decision may be made with equal husband-wife influence, husbands may exert greater influence on which schools, travel agencies, or insurance agencies are visited.

These results become more limited from a marketer's perspective for the TNT sample. As expected, the decision-making process is fairly husband dominant across all types of services. Slight differences, and thus slight opportunities, exist for positioning services according to the relative influence exerted at each stage of the decision making process for Tamil-Indians living in India. Marketers of services in India must concentrate on the husband as the most critical link in virtually all stages of the decision-making process. Although wife dominance is rare, equal dominance may be approached in some stages for some services, such as a child's school.

Hence, marketers must remain cognizant that Tamil-Indians living in India and Tamil-Indians residing in the USA should be considered two distinct market segments. Consequently, different strategies must be developed for the two Indian groups, as one group has begun to experience the acculturation process, while the other group is affiliated with a less egalitarian society (Hofstede, 1980).

Limitations

Although consistent with previous research, the use of only one spouse must be considered a limitation. While the perspective of the wife in the marital unit is important, the husband might perceive influence across services and stages differently. In addition, other members of the family, such as children, must also be acknowledged separately for their role in household decision-making.

The use of a snowball sample for the TNT sample can also be considered a limitation. However, because of the diverse subcultures that exist in India, perceived differences in role expectations, family-decision making, and consumption behavior may vary from one subculture to another. Through the process of matching each US Indian Tamil with a friend or relative still in India, an attempt was made to control for a potential sub-cultural effect. Finally, the sampling techniques utilized in the current study resulted in critical differences between the American and combined Indian samples. More specifically, significant differences in occupation and education between the Indian and US samples might have affected the results.

Conclusion

As our society continues to expand globally, sensitivity to consumer behavior issues across cultures remains critical. Understanding the differences between Americans and first generation immigrant groups contributes to a better understanding of target markets in the USA. Indeed, the process of acculturation seems to have a profound impact on marital roles and consumer be-

havior. The current study examined perceived spousal decision-making for consumer services across three different groups. Results show support for the effects of acculturation on the decision-making process. First generation Tamil-Indian immigrants are adapting to American cultures by revealing differences when compared to their relatives in India. However, these immigrants do not yet exhibit the same level of syncretic decision-making within the marital unit found in American families.

Suggestions for Future Research

Future research needs to further explore some of the issues raised from the current study. For example, the effects of acculturation might be better explained and understood by examining the length of time that immigrants have been in the USA. Other research should explore the influence of other family members, such as children, on the decision-making process. Finally, future research should explore both the husband and wife's perceptions of spousal influence on service decision-making to determine if and how beliefs differ between the two parties. □□

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