COMPARATIVE ANALYSIS OF DISSATISFIED VERSUS SATISFIED HIGHER INCOME HISPANIC CATALOG CONSUMERS: SHOPPING ORIENTATION AND STORE ATTRIBUTES

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ABSTRACT

A comparison of dissatisfied and satisfied higher income Hispanic catalog consumers' shopping orientations and the influence store attributes had on store choice was made. The sample consisted of 178 higher income Hispanics living in Los Angeles, California, in San Antonio, Texas, and in New York City, New York. Multivariate and univariate analyses of variance were used to examine differences between the groups. Results of the analyses revealed satisfied higher income Hispanic catalog consumers to be significantly more prone to home shopping than dissatisfied consumers. Regardless of their professed level of satisfaction with catalog shopping, neither group shopped through catalogs on a frequent basis. Dissatisfied and satisfied higher income Hispanics believed merchandise offering, bilingual information, customer service, and value for price influenced store choice. Many catalog retailers have offered these store attributes at the same level or superior to that of in-store retailers. Despite such efforts, catalog retailers have had limited success in building patronage loyalty among higher income Hispanic consumers.

INTRODUCTION

Seven percent of the approximately 2.9 million Hispanic households in the United States have been classified as higher income (Braun, 1991). During 1993, higher income Hispanics' average annual income was $33,000, approximately $10,000 more than Hispanics in general. Due to their discretionary income and access to credit cards (Wynter, 1995), higher income Hispanics have been identified as a potentially profitable target market. Unfortunately, this group has consistently been neglected in research. To date, only one published study has examined higher income Hispanics (i.e., Eckman, Bickle and Kotsiopulos, 1997). The purpose of this study was to reveal preliminary shopping data on higher income Hispanics.

Catalog retail sales have continued to grow at an annual rate of 6.1% (Direct Marketing Association, 1996). Despite such increasing popular acceptance of catalogers, higher income Hispanic consumers in Colorado shopped significantly less through catalog or mail order than did non-Hispanics (Eckman et al., 1997). The deficiency of empirical research on higher income Hispanics' consumer behavior has left marketers and retailers without an accurate understanding of where this group shops and what they purchase. Understanding higher income Hispanic consumers' dissatisfaction/satisfaction may help marketers understand their catalog-shopping behavior. This understanding could lead to enhanced marketing strategies to entice higher income consumers to shop by mail.

Catalog Retailing

During 1996, catalog retail sales comprised 60% of all direct marketing sales (Direct Marketing Association, 1996). The more than 12 billion catalogs mailed each year target over 100 million U.S. adults annually (Sroge, 1995). Consumers spent over $40 billion on merchandise sold through catalogs during 1996. Annual purchases are expected to rise to $51 billion by the year 2000 (Direct Marketing Association, 1996). Why have higher income Hispanics not readily adopted the convenience of catalog shopping? Would an analysis of their shopping orientations reveal a specific enjoyment of patronizing in-store retailers? Are catalog store attributes contrary to higher income Hispanics' needs?

Consumer acceptance of catalog retailing has been inextricably tied to a diverse range of factors within the changing marketplace. These factors include a changing demographic profile, increased size of the elderly population, decreased discretionary time and increased number of women

in the work force. Store attributes such as brand name merchandise, 1-800 numbers, 24-hour purchasing capability, lower risks associated with catalog shopping than previously experienced, and the adoption of consumer-friendly services have promoted catalog purchases (Lucas, Bush, and Gresham, 1994; Simone, 1992; Sroge, 1995).

Businesses have relied on the analysis of demographics to provide valuable insight into consumer patterns (Eastlick, 1994; Shim and Bickle, 1993). For example, research has revealed the typical catalog shopper to be female (Jasper and Lan, 1992), married (Loudon and Della Bitta, 1988) and better educated. They also earn a higher than average income and are non-Hispanic (Eckman et al., 1997). When catalog texts were printed in English and Spanish, direct marketers often realized a greater than average response rate from Hispanic consumers (Reynardus, 1992). The significant increase in catalog retailers and higher income Hispanic consumers warrant obtaining a better understanding of this market.

Due to the competition among the 12,000 catalogers in the U.S. consumers have been selective concerning whom they patronized, how often they purchased, and how many of the products purchased were kept. Clearly businesses must satisfy consumers' needs or risk losing valuable and potentially loyal consumers (Sroge, 1995). At a time when catalog shopping is at its peak of popularity, why have higher income Hispanics resisted catalog shopping? Why has this group been so elusive to marketers and retailers?

Shopping Orientation

In conjunction with the demographic analysis, understanding consumers' shopping orientation has assisted retailers in predicting the target market's shopping behavior (Bickle and Shim, 1993; Gehrt, Yale and Lawson, 1996). The image obtained may be used to more accurately assess consumers' shopping priorities and patronage motives (Jasper and Lan, 1992; Miller, 1993). Based on shopping orientations, catalog consumers have been profiled as cosmopolitan, style and value conscious, and convenience-oriented (Kwon, Soea and Arzeni, 1991). They frequently purchased products using credit cards, were less conservative (Erevelles and Leavitt, 1992), were relatively unconcerned with

risks typically associated with catalog purchases and read catalogs front to back (Direct Marketing Association, 1996). The sole data published on higher income Hispanics is that they are not frequent catalog consumers (Eckman et al., 1997). Research may assist direct marketers understanding of the attributes that motivate this group catalog patronage. Without empirical research as a foundation for actions, marketing decisions will be based primarily on stereotypes.

Store Attributes

Store attributes have been found to be influential on store choice. Eckman et al. (1997) found that language spoken, pricing policy, store hours, comfort, and merchandise selection were important to higher income Hispanic consumers. A logical next step is to examine level of satisfaction with these attributes. If catalog retailers are to attract an increasing portion of the higher income Hispanic market, an analysis of their preference for or satisfaction with store attributes is needed.

Consumer Satisfaction

In an attempt to increase consumers' satisfaction, catalog retailers have improved and expanded the services offered (Sroge, 1995). Rewards for services offered have included increased market share, customer store loyalty, repeat purchase behavior and positive word-of-mouth promotion (Erevelles and Leavitt, 1992). Satisfying higher income Hispanic consumers has been more difficult than anticipated. Problems in attracting and satisfying this market have been due in part to forced segmentation by marketers, inaccurate use of the Spanish language and ignoring ethnic values (e.g., family, culture) (Fisher, 1991; Zuckerman, 1990). Understanding the perceptions and needs of dissatisfied and satisfied higher income Hispanic catalog consumers is one essential component toward learning more about this lucrative market.

Conceptual Framework

An adapted version of the Monroe and Guiltinan (1975) model was the conceptual

framework for this study, focusing on components of the model that 1) affected shopping orientations, 2) influenced perceptions of store attributes and 3) influenced attitudes toward stores, which have influenced store choice. The model was adapted for this study by including ethnicity (i.e., higher income Hispanics) in consumer characteristics and satisfaction with catalog retailers. Despite the buying potential of the higher income Hispanic market, research focusing on level of satisfaction with catalog retailers has not been identified. The analysis may advance the theoretical base of the Monroe and Guiltinan framework (1975). Practical application of the results may provide retailers with insight regarding the level of satisfaction with catalogs as they relate to shopping behaviors.

METHOD

Sample

The sample consisted of higher income Hispanic consumers living in Los Angeles, California, in San Antonio, Texas and in New York City, New York. These cities were selected for the study due to the high number of Hispanics living in each area. Sampling criteria included consumers 18 years and older with an annual household income equal to or higher than the national mean of $32,000 per year (U.S. Bureau of the Census, 1990). A national mailing list firm utilized a systematic random sampling method to identify 3,000 higher income Hispanic subjects meeting the criteria. The sample consisted of 299 useable questionnaires (10% response rate). This sample was part of a larger database.

Instrument

A Spanish and English version of the questionnaire was developed using the back translation method. Sections of questions included: demographics, shopping orientation, influence of store attributes on store choice and level of satisfaction with catalog shopping.

Demographics. A series of demographic questions were posed. Data analyzed included respondents' age, education, income, marital status, occupation, gender and country of origin.

Shopping orientation. Previous research on consumers' shopping orientation was the foundation for this section of the study (e.g., Bickle and Shim, 1993; 1994). Thirty-nine shopping orientation statements were included in the survey and measured on a 5-point Likert-type scale (1 = strongly disagree; 3 = neutral; 5 = strongly agree). Principal component factor analysis with varimax rotation was conducted. Statements loading greater than .40 were included in the preliminary analysis (see table 1). Thirteen factors with an eigenvalue greater than 1.0 were generated (see table 2). Cronbach alpha coefficients were conducted on each factor. Factors with an alpha coefficient of .70 or higher were used in the analysis (these criterion are used throughout the study). The three shopping orientation factors included in the analysis were labeled 1) insecure shopper, 2) credit card user and 3) home shopper (see table 3).

Store attributes. The influence of 45 store attributes on patronage behavior was measured on a 5-point Likert-type scale (1 = not at all influential; 3 = neutral; 5 = very influential). The majority of attributes were based on previous research (e.g., Shim and Mahoney, 1991). The remaining statements were developed for this study. Principal component factor analysis was conducted on the statements (see table 4). Eleven factors with an eigenvalue greater than 1.0 were generated (see table 5). Seven store attribute factors had a Cronbach alpha coefficient of .70 or greater. These factors were labeled 1) bilingual, 2) services, 3) customer service, 4) extended store hours, 5) value for price, 6) merchandise offering and 7) ambiance (see Table 6).

Satisfaction. Higher income Hispanic consumers' level of satisfaction with catalog retailers was the focus of this study. Building upon previous research (e.g., Bickle, Kotsiopulos, Dallas and Eckman, 1995), a 5-point Likert-type scale was used to measure consumers' satisfaction with catalog retailers (1 = very dissatisfied; 3 = neutral; 5 = very satisfied). Consumers were segmented into two groups - - dissatisfied versus satisfied catalog consumers. Respondents who

Table 1
Factor Analysis: Shopping Orientation Statements

Factor Question	1	2	3	4	5	6	7	8	9	10	11	12	13
1	-.004	.212	-.128	-.061	.168	.044	.165	.354	-.010	**.649**	.130	.049	-.046
2	.035	.086	.133	.055	.054	-.020	.026	**.863**	.011	-.040	.050	-.048	.017
3	-.034	.136	-.026	.046	.049	.002	.011	**.852**	-.000	.068	.147	.081	.086
4	.052	-.029	-.067	-.109	.121	.210	-.006	.199	.081	-.288	**.645**	.026	-.073
5	.115	.046	**.874**	-.006	.010	.095	-.017	.070	.062	-.080	.087	.003	-.137
6	**.776**	.084	.098	.179	-.068	-.098	.012	.033	.074	-.077	.104	-.033	.051
7	.039	.117	.189	-.013	-.034	-.032	.099	.101	.017	.249	**.728**	.004	.009
8	.070	.014	.013	-.118	.295	-.035	**.680**	.090	-.016	.209	-.088	.205	-.074
9	.035	.021	.043	-.106	.148	-.069	.117	.128	.083	-.044	-.072	.034	**.735**
10	.139	.151	.172	.405	.144	-.011	.086	.167	.267	.047	-.146	-.109	**-.447**
11	.042	-.020	.015	.240	-.014	.216	.241	-.044	**.563**	.341	-.140	.078	.055
12	.004	-.005	.069	-.052	.046	-.027	.046	.051	**.803**	-.082	.072	.123	-.032
13	.126	.138	.090	-.010	.028	**.703**	-.039	.024	.193	-.037	-.116	.053	-.152
14	.059	.242	.015	.089	.167	.025	**.752**	.065	.009	-.003	-.011	-.026	.019
15	-.164	-.057	-.009	-.123	.105	-.114	.036	-.121	.052	**.724**	-.047	-.080	-.056
16	.098	**.702**	.033	-.068	-.181	.175	-.034	.152	.076	.114	-.042	-.038	.124
17	**.833**	.090	.055	.105	.058	-.024	.006	-.107	.056	-.006	-.089	.008	-.016
18	.205	-.001	-.019	**.697**	.198	-.001	-.095	-.040	.081	-.022	-.138	.061	-.104
19	.088	.070	-.062	.256	.251	-.021	.041	-.055	**.389**	-.238	.293	-.109	.332
20	.044	**.748**	.011	.083	.091	-.015	.151	.024	.099	-.177	-.070	-.007	-.037
21	-.035	**.534**	-.066	.018	.511	-.102	.036	.039	.020	.174	.152	.060	-.068
22	.153	-.007	.021	.235	**.621**	.216	.018	.213	.030	.275	-.072	-.007	.209
23	.029	-.035	.079	.121	**.738**	-.038	.202	-.003	.104	.018	.068	.179	.065
24	.117	.438	**.528**	.160	.174	-.129	.046	-.061	-.083	.135	.146	-.005	.034
25	**.704**	.010	.082	.026	.175	.172	.104	.082	-.022	.044	.142	.089	.025
26	.191	-.042	-.083	**.540**	-.015	.054	.029	-.000	-.128	-.106	.197	-.051	-.132
27	.061	.245	.061	-.116	.081	.321	.064	-.148	-.175	.002	.104	**.387**	-.316
28	.046	.028	.067	.038	-.075	.050	**.752**	-.063	.079	.017	.154	.034	.126
29	-.019	.320	.154	.275	-.180	**.578**	.115	-.024	-.209	.209	.070	.049	.090
30	.015	-.035	.015	.012	.456	**.547**	.199	.043	.222	.012	-.040	-.192	-.006
31	-.089	-.131	-.029	.047	.000	**.648**	-.038	-.035	-.023	-.171	.326	.085	.037
32	.094	.060	**.861**	-.027	-.010	.083	.087	.053	-.017	-.042	-.038	.077	.114
33	**.800**	-.000	.042	.064	-.021	.026	.048	.014	.010	-.104	-.050	.088	-.038
34	.041	**.651**	.223	.147	-.029	.067	.147	.142	-.023	.050	.115	.015	-.097
35	.034	.117	.007	**.567**	.163	.088	.178	.012	.211	.157	-.212	.159	.199
36	.004	.182	.123	**.506**	-.014	.024	.004	.170	-.096	-.179	.018	.179	-.006
37	.125	-.022	.010	.091	.310	-.023	.111	.147	.177	-.054	-.102	**.692**	-.113
38	.055	-.050	.081	.235	-.102	.075	.071	-.057	.248	-.006	.100	**.701**	.270
39	.094	.209	-.116	-.088	.147	.134	-.121	-.035	**.458**	.102	.047	.164	.110

were very dissatisfied or dissatisfied with catalog shopping comprised the dissatisfied group (n = 59). Respondents who were satisfied or very satisfied made up the satisfied group (n = 119). Respondents who expressed a neutral attitude toward catalog retailers were not included in the analysis (n=121).

HYPOTHESES

H1: Significant differences exist between dissatisfied and satisfied higher income Hispanic catalog consumers' shopping orientations.

H2: Significant differences exist between the perceived influence store attributes had on

dissatisfied and satisfied higher income Hispanic catalog consumers' store choice.

Table 2
Preliminary Shopping Orientation Factors

Factors	Eigenvalue	Percent of Variance	Cumulative Percent
1	5.16	13.2	13.2
2	2.77	7.1	20.4
3	2.54	6.5	26.9
4	1.99	5.1	32.0
5	1.87	4.8	36.8
6	1.73	4.5	41.5
7	1.58	4.1	45.3
8	1.44	3.7	49.0
9	1.36	3.5	52.5
10	1.22	3.1	55.7
11	1.17	3.0	58.7
12	1.07	2.8	61.4
13	1.05	2.7	64.1

Table 3
Principal Component Factor Analysis: Shopping Orientation Statements

Factor label and statements	Chronbach Alpha Coefficient

Insecure Shopper   .81
♦ I often seek the advice of friends regarding which brands to buy.
♦ I often seek the advice of family members regarding which brands to buy.

Credit Card User   .73
♦ I buy many things with a credit card.
♦ I use credit cards because they offer me clout.
♦ Paying with a credit card is more convenient than paying with cash.

Home Shopper   .70
♦ I usually have more success shopping by mail, phone or computer shopping in the store.
♦ I find catalog shopping convenient.
♦ I would use home TV shopping.
♦ Shopping at home is more efficient than shopping at a store.

RESULTS

Respondents' Profile

Respondents tended to be between the ages of

19 and 50 (95%), female (54%) and married (64%). Forty eight percent of respondents reported having attended college. The majority held full-time (74%) professional positions (54%) and earned between $32,000 and $50,000 (88%). Respondents' national origin included Cuba (48%), Mexico (22%) and Puerto Rico (30%).

Shopping Orientation

Multivariate analyses of variance (MANOVA) revealed an overall difference between dissatisfied and satisfied higher income Hispanic consumers' shopping orientation (Multivariate $F(1,85)$ = 12.86, $p < .001$). Partial support for Hypothesis 1 was supported. Univariate analysis of variance indicated satisfied higher income Hispanic catalog consumers were home shoppers to a greater extent than dissatisfied Hispanic catalog consumers ($F(1,176)$ = 45.48, $p < .001$). Despite the significant difference in level of satisfaction, dissatisfied ($M = 1.83$) and satisfied ($M = 2.78$) higher income Hispanics did not perceive themselves as home shoppers. MANOVA failed to reveal significant differences between groups' shopping orientation as a credit card user (see table 7). Dissatisfied ($M = 2.90$) and satisfied ($M = 2.94$) higher income Hispanics expressed neutral attitudes toward the use of credit cards. Both groups also were neutral about being insecure shoppers (dissatisfied shoppers, $M = 2.73$; satisfied consumers, $M = 2.48$).

Store Attributes

Multivariate analysis of variance failed to reveal an overall difference between the influence store attributes had on higher income Hispanics' decision to shop at a particular store. Support for Hypothesis 2 was not provided (see table 8). Dissatisfied ($M = 4.15$) and satisfied ($M = 4.18$) higher income Hispanic catalog shoppers were positively influenced by a store's level of customer service. Dissatisfied ($M = 4.39$) and satisfied ($M = 4.15$) higher income Hispanic consumers perceived a store's ambiance as being influential on the outcome of which store to chose. Value for price was identified as an important store attribute by dissatisfied ($M = 4.16$) and satisfied ($M = 4.30$) consumers. Both groups felt neutral or

Table 4
Factor Analysis: Influence of Store Attributes on Store Choice

Factor / Question	1	2	3	4	5	6	7	8	9	10	11
1	.167	-.012	.141	.238	.106	-.096	-.048	.202	.022	.087	**.761**
2	-.067	.163	-.054	.177	-.012	-.027	-.077	**.837**	-.012	-.001	.110
3	-.099	.084	.007	.239	.004	.031	.071	**.805**	.656	-.084	.046
4	-.078	.127	.075	**.688**	-.004	-.031	-.098	.291	.159	-.023	-.096
5	.095	-.043	.002	**.652**	.088	.145	.190	.040	.159	.000	.135
6	.119	.068	**.893**	.485	-.020	.014	.135	.007	.054	.088	.077
7	.242	-.030	**.564**	.111	.362	.018	.057	.005	-.161	.000	-.096
8	.097	.065	**.924**	.007	.016	.055	.045	.024	.031	.000	.055
9	.115	.071	**.929**	.020	-.042	.070	.101	-.002	.032	.021	.047
10	-.143	.289	.229	.302	-.077	.114	.103	-.091	-.083	**.496**	.262
11	.092	.197	.031	**.700**	-.046	.039	.064	.420	.033	.124	.107
12	.174	**.375**	-.053	.433	.058	-.114	.152	.255	-.107	.295	-.341
13	.073	.154	.048	**.790**	.070	.169	-.081	.032	-.089	-.055	.065
14	**.632**	.161	.126	.070	-.101	.332	.022	.013	-.163	-.249	-.018
15	**.628**	.170	.107	.216	.157	.077	.013	-.054	-.067	-.404	-.029
16	.159	.443	.006	.329	.183	.125	.135	.096	.113	**-.542**	.013
17	.228	.130	.258	.130	.032	-.072	**.666**	-.078	.117	-.177	-.042
18	.072	**.781**	.022	.132	.053	-.063	.090	.049	.109	-.128	.034
19	.143	**.511**	.082	.238	.123	.273	.276	.128	-.033	-.044	-.060
20	.182	**.542**	.143	.011	-.023	.231	.230	.157	.243	.062	.066
21	.135	.406	.106	.083	.186	.358	**.454**	.007	-.068	-.017	-.128
22	.123	.270	.187	-.029	.122	.326	**.440**	.280	-.170	.044	.212
23	.199	.225	.083	.007	.264	.142	.470	.394	-.155	.164	-.042
24	.114	**.809**	-.012	.034	.079	.126	.126	-.044	-.004	-.028	.088
25	.165	**.826**	.080	.101	.100	.005	-.009	.101	.118	.065	.015
26	.221	**.771**	.035	.117	.066	.066	-.114	.151	.213	.074	-.078
27	.385	**.405**	.181	.207	.056	.122	-.121	.279	.293	.135	-.257
28	**.546**	.088	.189	-.023	.296	.157	.163	-.071	.081	.360	-.099
29	**.648**	.069	.149	.106	.390	-.025	.137	-.027	.083	-.015	-.034
30	**.734**	.171	-.000	.096	.041	.045	.155	.019	.039	.048	.184
31	**.637**	.157	.136	.022	-.010	.118	.248	-.059	.217	.127	.144
32	**.615**	.075	.196	.100	.166	-.016	.036	-.121	.185	-.239	-.134
33	**.720**	.233	.054	-.064	.054	.349	.043	.032	.019	.002	.028
34	**.654**	.111	.027	-.070	.131	.097	.216	.044	.254	.143	.125
35	.355	.188	.071	.044	**.679**	-.111	-.005	-.003	-.140	.116	.087
36	.160	.183	-.043	.044	**.742**	.182	.086	.011	.247	-.165	.048
37	.016	.036	.018	.005	**.701**	.295	.172	.047	.304	-.093	.011
38	.173	.256	.012	.092	.243	.224	-.008	.083	**.720**	-.002	.085
39	.245	.297	.024	.117	.183	.094	.175	-.085	**.619**	-.130	-.059
40	.418	-.016	.118	-.040	.100	.166	**.650**	-.098	.230	.123	-.017
41	.340	.066	.112	.170	.077	**.605**	.218	.010	.218	-.102	-.013
42	**.219**	.175	.071	.155	.162	.075	.100	.022	.123	.026	-.074
43	.171	.366	-.086	.137	.108	.052	.106	.045	**.394**	.146	-.001

Table 5
Preliminary Store Attribute Factors

Factors	Eigenvalue	Percent of Variance	Cumulative Percent
1	11.90	26.5	26.5
2	3.79	8.4	34.9
3	2.95	6.6	41.5
4	2.04	4.6	46.0
5	1.74	3.9	49.9
6	1.69	3.8	53.7
7	1.53	3.4	57.1
8	1.39	3.1	60.2
10	1.13	2.5	65.4
9	1.20	2.7	62.8
11	1.01	2.3	67.6

Table 6
Principal component factor analysis: Store characteristics that influence where you shopped

Factor label and sample statements	Chronbach Alpha Coefficient
Bilingual	.93
◆ Spanish speaking sales associates	
◆ Advertising and signs in Spanish	
◆ Bilingual information (3)	
Services	.89
◆ Toll free telephone shopping	
◆ Packaging and gift wrapping	
◆ Information mailer (9)	
Customer Services	.87
◆ Product knowledge of sales personnel	
◆ Easy complaint procedure	
◆ Convenient return policy	
Extended Store Hours	.78
◆ Late evening store hours	
◆ Sunday store hours (2)	
Value for Price	.76
◆ Frequency of sales	
◆ Selection of price ranges	
◆ Discounts or special sales (4)	
Merchandise Offering	.75
◆ Merchandise quality	
◆ A variety of merchandise selection (2)	
Ambiance	.70
◆ Familiarity with store and sales associates	
◆ Attractive décor (4)	

( ) Represents the number of statements in the factor

disagreed that the store's services, extended store

hours, and merchandise offerings had little influence when selecting a store.

DISCUSSION, LIMITATIONS, AND RECOMMENDATIONS

The large size of higher income Hispanic consumers and their significant purchasing power (Winsberg, 1994) and large number of catalog retailers provided sound justification for examining higher income Hispanics' shopping orientations and influence store attributes have made on store choice. Satisfied higher income Hispanic catalog consumers were shown to be significantly more prone to shopping at home than dissatisfied higher income Hispanic catalog consumers. However, the mean scores revealed that despite the group's satisfaction with catalog retailers, higher income Hispanics did not consider themselves to be home shoppers. They also have not regularly used credit cards. Due in part to the nature of payment (i.e., pay by mail or phone when using a credit card), catalog shoppers have predominately used a credit card as the preferred mode of payment (Erevelles and Leavitt, 1992). Higher income Hispanics' preference to pay by cash or check may have significantly influenced their home shopping orientation.

Dissatisfied and satisfied higher income Hispanics were not perceived as insecure shoppers. This finding suggests that risks typically associated with catalog shopping (e.g., unable to try on garments prior to the purchase) may not have negatively influenced their decision to patronize catalog retailers. As infrequent catalog shoppers, higher income Hispanics may have misunderstood the quality and variety of attributes offered (e.g., variety of product offerings, ease of ordering) (Eckman et al., 1997). They may also require additional information on attributes deemed as important for patronage. An in-depth examination of important attributes may assist retailers in reaching this yet untapped market.

Customer service offered by catalogers has been identified as being superior to that of many traditional retailers. Unlike many in-store retailers, catalog retailers have expanded the number and improved the quality of services (Collinger, 1995; Sroge, 1995). Higher income Hispanics may not have recognized the services

Table 7
Multivariate and Univariate Analysis of Variance: Shopping Orientations of Higher Income Dissatisfied and Satisfied Hispanic Consumers

Shopping Orientation Factors	Mean Score (S.D.)		Univariate F	Multivariate F
	Dissatisfied Consumers	Satisfied Consumers		
Insecure Shopper	2.73 (1.08)	2.48 (1.10)	2.24	12.86***
Credit Card User	2.90 (1.15)	2.94 (1.09)	.06	
Home Shopper	1.83 (.71)	2.78 (.96)	45.48***	

***p<.001

Table 8
Multivariate and Univariate Analysis of Variance: Influence of Store Attributes on Higher Income Hispanic Catalog Shoppers Level of Satisfaction

Store attribute factors	Means (S.D.)		Univariate F	Multivariate F
	Dissatisfied Catalog Shoppers	Satisfied Catalog Shoppers		
Bilingual	4.28 (.92)	4.15 (1.08)	.41	1.32
Service	3.15 (1.05)	3.34 (.95)	.27	
Customer Service	4.15 (.70)	4.18 (.80)	.79	
Extended Store Hours	2.46 (1.26)	2.11 (1.27)	.41	
Value for Price	4.16 (.76)	4.30 (.76)	.28	
Merchandise Offerings	4.43 (.58)	4.46 (.82)	.83	
Ambiance	3.20 (.94)	3.20 (.98)	.93	

offered due to infrequent use of catalogs. An emphasis on the significant changes made by catalog retailers may alter higher income Hispanics' appreciation and patronage of catalogs.

Sound actions by catalog retailers' demand

additional research on this important yet little known consumer group. The population size, disposable income and preferences for store attributes have made higher income Hispanic consumers an important part of catalog retailers' future growth. As the next viable market to serve, additional information on this group is warranted. Focus groups may provide insight on higher income Hispanics' infrequent patronage of catalog retailers and preference for in-store retailers. Important store attributes ignored in research may also be revealed.

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