

HISPANIC CONSUMER ATTITUDES TOWARD OCCUPATIONAL SERVICE PROVIDERS: SATISFACTION, QUALITY, AND SELECTION CRITERIA

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ABSTRACT

Hispanic consumer attitudes toward 16 occupational service providers was investigated. Survey findings reveal that the level of satisfaction and quality of service ratings vary with the type of service and, between the respondents language of use and preference. "Qualifications/training" and "price" were the two most important criteria for Hispanic consumers. The majority of Hispanics in the study favor "more" government regulation of service providers' qualifications (67%), price (60%), and advertising (44%). A comparison of these results with earlier non-Hispanic surveys revealed both similarities and differences, indicating caution in generalizing non-Hispanic results to Hispanics.

INTRODUCTION

Recently, attention has focused on the Hispanic population, the fastest growing minority group, in the United States. According to preliminary reports from the 1990 census of the U.S. population, there are 24 million Hispanics (10% of the U.S. population) living in this country (U.S. Bureau of the Census 1990). The Bureau of the Census refers to those individuals of Spanish origin as Hispanic. Included in this classification are Puerto Ricans, Cubans, Mexicans, Mexican-Americans, Latinos, and Central and South Americans. Hispanics are growing at a rate five times faster than the general population, and are expected to reach well over 31 million by the end of this decade. They are geographically concentrated in the states of Arizona, California, Colorado, Florida, Illinois, New Jersey, New Mexico, New York, and Texas. Out of the 29.3 million residents of the State of California, 8.5 million are Hispanics (36% of the U.S. Hispanic

population and 30% of California population), of which an estimated 60 percent are Mexican or Mexican-American (U.S. Bureau of the Census 1990). Impressive as these demographics are they do not take into account the ever increasing number of undocumented individuals from Mexico and Latin American countries residing illegally in the United States.

Hispanic consumers have an annual estimated purchasing power of \$171 billion (Weinstein, 1990). Therefore, it is not surprising to find that manufacturers, retailers and the service industry have discovered the Hispanic consumer, and [they] are eager to capture their share of this growing market (Weinstein, 1990; Lieb 1988). Targeting the Hispanic consumer has become an important issue for the 1990s. Those in industry responsible for the advertising and marketing of products and services are quickly learning that Hispanics are a unique sub-group of consumers. As a result, when targeting this sub-group of consumers what applies to the general population will not necessarily work with the Hispanic population. For example, among the various ethnic groups comprising this population there are differences in the Spanish language spoken (e.g., by each sub-group between a Cuban, Puerto Rican, Mexican, etc., individual), their lifestyles, levels of acculturation, religion, and socioeconomic backgrounds (Goerne 1990; Garcia 1988; Menendez 1987; Guernica 1982; and Bellenger and Valencia 1982).

Previous Studies on Hispanic Consumer Behavior

Despite the impressive demographic trends of the Hispanic population, a survey of the literature on Hispanic consumer behavior reveals that this group of consumers have not been as widely studied as other minority groups. Previous studies

of Hispanic consumers cover a wide range of topics including: family consumer behavior (Penaloza and Gilly 1986); sociology of consumption and ethnic identification differences between groups of Hispanics (Deshpande et al. 1986); characteristics of Mexican American consumers (Saegert et al. 1985); the use of Spanish language by the mass media (O'Guinn and Meyer 1983-84); marketing to Hispanics (Segal and Sosa 1983); cultural assimilation and consumption patterns (Wallendorf and Reilly 1983); shopping behavior (Bellenger and Valencia 1982); cross-cultural influences on buyer behavior (Hoyer and Deshpande 1982); and, ethnicity and mass media behavior (Allen and Clarke 1980).

The purpose of this study was to gather data from Hispanic consumers and to elicit their opinions on the overall quality of service, cost, satisfaction, frequency of use, information source, and the importance of 12 selection criteria for 16 services. This data will be compared to data collected on non-Hispanic consumers in an earlier survey to determine whether or not there are differences among Hispanic and non-Hispanic consumer attitudes. The earlier study (Schutz and Casey 1982) represents data collected nine years earlier from Sacramento, California consumers, and is the only comparable data available for purposes of comparison.

MATERIALS AND METHODS

Sample and Data Collection

A bilingual, Spanish and English, mail survey of a statewide representative sample of 2,000 Hispanic consumers in California was conducted using a list of Spanish surnames supplied by a national mailing list service as the sampling frame and a systematic random sampling procedure. To improve the response rate of Spanish only speaking respondents or those who prefer to use Spanish, the survey instruments were written in both Spanish and English allowing individuals the opportunity to respond in their language of choice. The data were collected using a five-wave mailing technique (Dillman 1978) as follows: (1) advance postcards were mailed to each resident in the sample, (2) a letter and questionnaire were sent one week after the first mailing, (3) reminder

postcards were sent one week after the second mailing, (4) another letter and questionnaire were sent five weeks after the initial mailing to those individuals from whom no response had been received; and (5) reminder postcards were sent one week after the fourth mailing. Twenty-nine percent (N=503) of 1,726 deliverable questionnaires were completed and returned using this mailing method with 40 percent of the sample responding in Spanish.

The sample response rate was higher than those of other published surveys. For example, Deshpande, Hoyer and Donthu (1986), Saegert, Hoover and Hilger (1985), and Hoyer and Deshpande (1982) reportedly experienced return rates of 14.7 percent, 9.8 percent and 25.0 percent, respectively in their surveys of Hispanic consumers. However, the level of non-response was of concern as a potential source of bias since, it may be that, those individuals who responded were more interested in the topic. Additionally, there could also be significant attitudinal differences among the Hispanic respondents and the Hispanic non-respondents. To test for non-responder bias, selected demographic variables (e.g., language of use and preference, gender, age, education, and income) were cross-tabulated by week of return. Results did not indicate any statistically significant monotonic trend differences over time suggesting that there is minimal non-responder bias.

Survey Instrument

The questionnaire and survey materials were first written in English and were similar to those materials used in a previous survey of Sacramento, California, non-Hispanic consumers (Schutz and Casey 1982). Next, the survey instruments were translated into Spanish by the first author who is fluent in both languages. The translated materials were pilot tested with a group of Spanish speaking Hispanic consumers in Woodland, California.

The English and Spanish questionnaires were each four pages and required approximately 30 minutes to complete. There were 70 items included assessing opinions on overall service quality and cost, frequency of use, satisfaction, information source, selection criteria and demographic characteristics of the respondents.

Hispanic consumers were asked to provide information about their attitudes, in general, toward consumer services such as quality, cost, future government regulation for advertising, qualifications and pricing of services. Sixteen categories of service providers were included, and Hispanic consumers were asked to indicate frequency of use, satisfaction, information source and overall quality for each service. Types of services included professional, personal, home and goods repair. Lastly, demographic information such as ethnic identification, gender, age, marital status, education, employment status, occupation, and household gross annual income were requested from each individual in our sample.

RESULTS AND DISCUSSION

Characteristics of the Respondents

Table 1 presents the distribution of respondents by ethnicity, language of use and preference, gender, age, education, and income. Sixty percent of the sample identified themselves as being Mexican or Mexican-American. Language of use and preference was English (60%). The majority of respondents were male (66%). Approximately 32 percent of the sample had some schooling beyond high school. Sixty-two percent reported annual earnings of \$10,000-\$29,999, while 38 percent said \$30,000 plus. Compared to general population mail survey respondents, our sample had a higher proportion of males, younger individuals, lower income and lower education attainment levels.

HISPANIC CONSUMER BEHAVIOR

General Attitudes Toward Services

Respondents were asked a series of attitudinal questions on the quality and cost of services available in the marketplace (Table 2). Results show that 45 percent view the overall quality of consumer services as "fair," while 42 percent said "good" or "very good." Forty percent of the sample reported quality of services over the last 10 years has "stayed the same," 35 percent said "increased," while 25 percent felt it has "decreased." The overwhelming majority of

Table 1
Demographic Characteristics of Sample

	Frequency	%
Ethnic Identification		
Hispanic	154	30.6
Latin American	35	7.0
Mexican	155	30.8
Mexican-American	147	29.2
Puerto Rican	<u>12</u>	2.4
	503	
Language of Use and Preference		
English	302	60.0
Spanish	<u>201</u>	40.0
	503	
Gender		
Male	329	65.9
Female	<u>170</u>	34.1
	499	
Age		
20-29	104	20.7
30-39	151	30.0
40-49	88	17.5
50-59	70	13.9
60+	<u>90</u>	17.9
	503	
Education		
Less than high school	121	24.2
High school graduate	138	27.7
Some schooling beyond high school	157	31.5
College graduate and more	<u>83</u>	16.6
	499	
Annual Household Income		
<\$10,000	74	15.2
10,000-19,999	130	26.7
20,000-29,999	98	20.2
30,000-39,999	73	15.0
40,000-49,999	44	9.1
50,000+	<u>67</u>	13.8
	486	

respondents (81%) rated the cost of services to the

consumer as "high" or "extremely high."

To determine whether or not differences in general service attitudes exist between Hispanic and non-Hispanic consumers, the present results in Table 2 were compared to those of the earlier study of non-Hispanic Sacramento, California consumers (Schutz and Casey 1982). There

Table 2
A Comparison of the General Attitudes of Hispanic and Non-Hispanic Consumers Toward Services

	<u>Hispanic Consumers</u>		<u>Non-Hispanic Consumers¹</u>	
	%	N	%	N
Overall Quality of Consumer Services		(493)		(523)
Very good	6.5		3.1	
Good	35.9		32.7	
Fair	44.8		48.6	
Poor	11.6		14.0	
Very poor	1.2		1.7	
Quality of Services Over the Last 10 Years		(494)		(524)
Increased	35.2		20.8	
Stayed the same	40.3		29.2	
Decreased	24.5		50.0	
Cost of Services to Consumer		(497)		(527)
Extremely high	25.8		33.8	
High	55.5		57.3	
Average	17.5		7.8	
Low	1.2		1.0	

¹Schutz and Casey 1982.

were no significant differences found in the attitude ratings of non-Hispanic and Hispanic consumers for overall quality and cost of consumer services. We did, however, find considerable differences in the attitude ratings among non-Hispanic and Hispanic consumers for the overall quality of services over the last 10 years. Schutz and Casey (1982) reported for non-Hispanics, 50 percent said "decreased" (vs. 25% Hispanic), 29 percent said "stayed the same" (vs. 40% Hispanic), while only 21 percent (vs. 35% Hispanic) said it has "increased." A possible explanation may be due, in part, to differences in

the evaluative criteria used by the groups. In the interpretation of these differences in Hispanic and non-Hispanic results, as well as any differences discussed later, it should be remembered that it is possible that any differences may be due in part to the time difference or geographical location of the data collection.

Attitudes Toward Government Regulation

Respondents were asked whether or not there should be "more" government regulation of the qualification, price, and advertising for service providers. These responses are given in Table 3. As can be seen from the table, in general, Hispanics favor "more" government regulation of service providers qualifications (67%), price (60%), and advertising (44%). The earlier study of non-Hispanic consumers found the majority of respondents favored "less" or "same" levels of government regulation of service providers' qualifications, price, and advertising (Schutz and Casey 1982). Attitude towards government has been supported in research by Deshpande, Hoyer, and Donthu (1986) who reported that strong Hispanic identifiers have a more positive attitude toward government institutions that weak Hispanic identifiers and Anglos.

Finally, an effort was made to determine whether or not there are attitudinal differences among Hispanic respondents according to sociodemographic characteristics. Four sociodemographic variables (e.g., gender, age, income and, language of use and preference) were selected for analysis and presentation (Table 3). Results show that in our sample of Hispanic respondents there are statistically significant differences according to gender, age, income, and language of preference and use ($p < .05$). In general, younger respondents between the ages of 20 and 39 years, male, lower income (<\$10,000 to 29,999 per year), and Spanish language use and preference reported favoring "more" government regulation of advertising than did older, females, middle to high income, and English language use and preference respondents. Similarly, there is overwhelming evidence that lower income individuals and those who use Spanish as their language of preference favor "more" government regulation for price that did middle to high income

Table 3
Hispanic Consumer Attitudes Toward
Future Government Regulation of
Service Providers

	<u>Regulation %</u>			
	<u>More</u>	<u>Same</u>	<u>Less</u>	<u>Don't Know</u>
Advertising (N=493)	44.0	27.2	12.0	16.8
Pricing (N=497)	59.6	16.7	17.1	6.6
Qualifications (N=495)	67.1	16.4	7.7	8.9

	<u>Relationship to Demographic Characteristics</u>			
	<u>Gender</u>	<u>Age</u>	<u>Income</u>	<u>Language</u>
Advertising (N=493)	*	*	*	*
Pricing (N=497)			*	*
Qualifications (N=495)		*	*	

*Chi-square statistic significant at .05 level or less.

English speaking respondents. Regardless of age and income the overwhelming majority of Hispanics in our sample (74%) favored "more" government regulation of providers qualifications. Thus, it can be concluded that sociodemographic characteristics of Hispanic consumers can play an important role in understanding attitudes and behavior toward future government regulation of service providers' advertising, price, and qualifications.

Consumer Satisfaction

Hispanic consumers were asked to rate 16 categories of service providers for consumer satisfaction. There is considerable variation in the satisfaction ratings among Hispanic respondents (Table 4). Respondents were most satisfied with barbers/beauticians, health/fitness, dry cleaners, and appliance repair (93%, 87%, 87%, 84% satisfied, respectively), and least satisfied with real estate, building contractors, and lawyers (74%, 72%, 71% satisfied, respectively). Although there is great variability in the satisfaction ratings from

Table 4
Hispanic Consumer Satisfaction Ratings
For 16 Surveyed Services

Service Category	Satis- factory	Somewhat Satisfac- tory	Somewhat Dissatis- factory	Dissatis- factory	N ^a
	%	%	%	%	
Physician	51.6	30.4	10.3	7.8	448
Electrician	46.1	37.3	9.1	7.5	241
Auto Repair	36.0	33.6	18.1	12.3	381
Dentist	57.0	26.2	9.3	7.5	400
T.V. Repair	47.8	28.2	13.1	11.0	245
Barber/ Beautician	66.8	26.5	5.2	1.5	388
Plumber	44.8	36.1	13.3	5.8	241
Building Contractor	38.2	34.1	13.3	14.5	173
Pest Control	43.6	35.6	11.4	9.4	202
Music Instruction	49.2	33.3	3.3	14.2	120
Health/ Fitness	51.7	35.4	7.9	5.1	178
Real Estate	39.7	34.6	12.8	12.8	179
Lawyer	37.1	33.7	12.7	16.6	205
Appliance Repair	43.8	39.7	11.0	5.5	219
Dry Cleaner	52.8	34.0	10.1	3.1	288
House Painter	49.4	31.6	8.2	10.8	158

Relationship to Demographic Characteristics
Gender Age Income Language

Physician		*	*	*
Electrician				
Auto Repair				*
Dentist			*	*
T.V. Repair				*
Barber/ Beautician	*			
Plumber				
Building Contractor				
Pest Control				
Music Instruction				
Health/Fitness			*	
Real Estate			*	
Lawyer				*
Appliance Repair				*
Dry Cleaner				
House Painter				

^a Totals may differ due to missing values.

* Chi-square statistic significant at .05 level or less.

Table 5
Hispanic Consumer Quality Ratings of
16 Service Providers

Service Category	Very High		Average	Very Poor		N ^a
	%	%		%	%	
Physician	17.9	34.2	38.9	6.1	2.8	424
Electrician	12.2	35.4	45.9	5.2	1.3	229
Auto Repair	10.8	26.2	45.0	11.6	6.4	362
Dentist	23.4	35.7	33.2	5.5	2.2	364
T.V. Repair	10.0	27.7	52.8	6.1	3.5	231
Barber/ Beautician	23.1	37.8	35.6	2.7	.8	368
Plumber	11.2	26.0	52.9	5.4	4.5	223
Building Contractor	9.0	21.7	47.0	10.8	11.4	166
Pest Control	6.1	23.9	55.8	8.1	6.1	197
Music Instruction	9.4	23.9	49.6	5.1	12.0	117
Health/Fitness	15.4	27.4	44.0	8.0	5.1	175
Real Estate	12.4	16.4	53.7	12.4	5.1	177
Lawyer	14.4	22.1	44.6	8.7	10.3	195
Appliance Repair	6.8	28.6	52.4	8.7	3.4	206
Dry Cleaner	12.9	33.6	44.3	5.9	3.3	271
House Painter	8.9	26.1	49.7	8.9	6.4	157

Relationship to Demographic Characteristics
Gender Age Income Language

Physician		*		
Electrician				*
Auto Repair	*			*
Dentist			*	*
T.V. Repair				*
Barber/ Beautician	*			*
Plumber				*
Building Contractor				*
Pest Control				*
Music Instruction		*		*
Health/Fitness				*
Real Estate				
Lawyer				
Appliance Repair				
Dry Cleaner	*		*	*
House Painter				*

^a Totals may differ due to missing values.

*Chi-square statistic significant at .05 level or less.

Hispanic consumers, these ratings and their order are similar to those of non-Hispanic consumers for the same services (Schutz and Casey 1982).

Also included in Table 4 are the cross-tabulation results of satisfaction by selected sociodemographic variables (e.g., gender, age, income and language of use and preference). There are statistically significant differences ($p < .05$) according to gender for barbers/beauticians with males more satisfied than females; older respondents more satisfied with physicians; and, the greater the income the more satisfied with dentist, physician and real estate providers. Language of use and preference shows a strong relationship between English favoring respondents and satisfaction for all categories of professional and repair services included. These findings clearly indicate that sociodemographic characteristics of Hispanic consumers can be an important predictor of satisfaction with service providers.

Service Quality

Table 5 presents data on the quality of service ratings for the sixteen services studied. Results show that Hispanic consumers, for the most part, are satisfied with the quality of services available in the marketplace. Sixty-one percent rated the quality of service provided by barbers/beauticians "high" to "very high." Dentists and physicians received 59% and 52%, respectively in the "high" to "very high" category. Pest control and real estate ratings were 30% and 29%, "high" to "very high", respectively. Moreover, over half of the respondents indicated that quality of service was "average" for pest control, real estate, T.V. repair, plumber, and appliance repair (56%, 54%, 53%, 53%, 52% "average," respectively). These results along with those on satisfaction suggest that service providers have met the expectations of Hispanic consumers since both quality and satisfaction are generally rated highly.

There are significant differences in the ratings among Hispanic and non-Hispanic consumers for the same services. Schutz and Casey (1982) reported quality of service ratings highest for dentists and barbers/beauticians (70% and 59% "high" to "very high," respectively), and lowest for pest control and building contractors (24% and

27% "high" to "very high," respectively). Perhaps the variance in the ratings, among Hispanic and non-Hispanic consumers, may be attributed partly to consumer expectation, standards and criteria used in judging quality, and to differences in sociodemographic characteristics.

Sociodemographic variables (e.g., gender, age, income, and language of use and preference) were cross-tabulated with service quality (Table 5). There are some differences according to gender, age, income, and language of use and preference. In fact, for twelve out of the sixteen services studied, there is a strong relationship between respondents' language of use and preference and "high" rating of quality of service. A higher proportion of the respondents who favored Spanish rated quality of service as "high" for all but dentist in contrast to "satisfaction" results where "English" preference was associated with higher satisfaction ratings. It may be that a significant number of the Spanish language favoring individuals are experiencing language difficulties, which would then affect their ability to evaluate quality of service. Certainly, another important factor that may help explain the variance in the ratings among these two groups of Hispanic consumers would be level of acculturation. For auto repair, barber/beautician and appliance repair males were more likely than females to rate their quality as high. Those respondents in the lower income range were more likely to rate dentist and dry cleaning services as high. For physician the 30-39 age group had higher quality ratings, and for pest control the 30-49 age group rated this service as high. Although, in our survey we did ask for ethnic identification information we did not ask respondents to indicate length of time residing in the United States. Further research is required to determine the role of the individual's country of origin and the length of time residing in the United States, and their effect on Hispanic consumer behavior.

Frequency of Use

Responses to frequency of use for the 16 services studied reveals that, for the most part, Hispanic consumers are not frequent users. Fifteen percent of the sample reported weekly use of health/fitness facilities and 14% for dry

cleaners. The majority of the sample (68%) reported using barbers/beauticians on a monthly basis. Other services used on a monthly basis were dry cleaners (28%), physicians (27%), and auto repair (19%). The overwhelming majority (71%) reported seeing their dentist twice a year, a significant number (56%) used auto repair services twice a year, while half of the sample (50%) reported seeing their physician twice a year. These results are almost identical to those of non-Hispanic consumers as reported by Schutz and Casey (1982).

Cross-tabulation of selected sociodemographic variables (e.g., gender, age, income, and language of use and preference) and frequency of use reveals that differences according to gender, age, income, and language of use and preference are statistically significant ($p < .05$). More females visit their dentist twice a year. Monthly barbers/beauticians use is higher with males. Regardless of age 56% use auto repair services twice a year, 50% reported visiting their physicians twice a year, while 95% of our sample reported rarely/never using music instruction services. Income level did not affect barbers/beauticians use (67% said monthly), nor did it affect respondents visiting their dentist (71% said twice a year). However, we did find that individuals whose income was \$60,000 or more reportedly use dry cleaners and health/fitness facilities weekly (47% and 40%, respectively). There were other services that were rarely/never used regardless of the respondents income category. They are building contractor (96%), music instruction (95%), house painter (94%), and pest control (84%). Language of use and preference reveals that a higher proportion of the respondents who favor English will use dry cleaners monthly (31% vs. Spanish 22%). Also, significant differences were found for twice a year for English favoring respondents for dentists (78% vs. Spanish 58%) and appliance repair (36% vs. Spanish 9%).

Table 6 presents satisfaction, frequency of use, and quality of service means for the 16 surveyed services. Spearman rank order correlation (ρ) of Hispanic consumer quality of service ratings was correlated with satisfaction. Results show a moderate positive relationship ($\rho = +.58$, $p < .02$) between overall quality of services and

Table 6
Hispanic Consumer Satisfaction, Frequency
of Use, and Quality of Service Means
For 16 Surveyed Services

Service	Satisfaction ¹		Frequency of Use ²		Quality ³	
	X	N ⁴	X	N ⁴	X	N ⁴
Physician	1.7	448	2.8	472	2.4	424
Electrician	1.8	241	3.9	425	2.5	229
Auto Repair	2.1	381	3.0	443	2.8	362
Dentist	1.7	400	3.2	448	2.3	364
T.V. Repair	1.9	245	3.9	428	2.7	231
Barber/ Beautician	1.4	388	2.4	453	2.2	368
Plumber	1.8	241	3.8	426	2.7	223
Building Contractor	2.0	173	3.9	415	2.9	166
Pest Control	1.9	202	3.8	416	2.8	197
Music Instruction	1.8	120	3.9	396	2.9	117
Health/Fitness	1.7	178	3.3	404	2.6	175
Real Estate	2.0	179	3.9	410	2.8	177
Lawyer	2.1	205	3.9	424	2.8	195
Appliance Repair	1.8	219	3.9	422	2.7	206
Dry Cleaner	1.6	288	2.8	425	2.5	271
House Painter	1.8	158	3.9	418	2.8	157

¹ Scale: 1=Satisfactory - 4=Dissatisfactory

² Scale: 1=Weekly/More Often - 4=Rarely/Never

³ Scale: 1=Very High - 5=Very Poor

⁴ Totals may differ due to missing values.

satisfaction as reported by Hispanic consumers.

However, for non-Hispanic consumers Schutz and Casey (1982) reported +.97. Thus, when comparing Hispanic and non-Hispanic consumers it is evident that there are significant differences among these groups in their quality-satisfaction relationship. Both groups of consumers, however, had similar ratings for the overall service satisfaction yet this was not the case for quality ratings. As was stated earlier, this may be due to differences in the expectation, standards and criteria used by Hispanic consumers judging quality.

The Spearman rank order correlation (ρ) results between "frequency of use" and "satisfaction" as reported by Hispanic consumers was +.52 ($p < .02$), which is comparable to

+.50 for non-Hispanic consumers (Schutz and Casey 1982).

Information Sources

Table 7 presents data on information sources use by Hispanic consumers. The majority of the sample reported using family/friends as sources of information for their selection of a physician and barber/beautician (68% each, respectively), dentist (64%), and auto repair (56%) provider. The lowest ranking services using family/friends are music instruction (27%), pest control (21%), and are not surprising considering that these services are not used very often by Hispanic consumers. These results are supported by Hoyer and Deshpande (1982) who found that parents and family have a greater influence over Hispanic versus non-Hispanic consumers. However, research findings for the same set of services and sources of information shows that non-Hispanics rated family/friends significantly higher than Hispanics (Schutz and Casey 1982). For example, dentist (non-Hispanic 89% vs. Hispanic 64%), physician (non-Hispanic 88% vs. Hispanic 68%), and lawyer (non-Hispanic 80% vs. Hispanic 48%). Lowest ratings for family/friends were for T.V. repair (non-Hispanic 37% vs. Hispanic 34%), pest control (non-Hispanic 29% vs. Hispanic 21%), and appliance repair (non-Hispanic 24% vs. Hispanic 28%).

Results of the use of media advertisement by Hispanic consumers as a source of information for selecting service providers shows that the highest ratings were for health/fitness (23%), real estate and dry cleaner (20% each, respectively), and lawyer (18%). Lower ratings for use of media advertisement were for house painter (8%) and physician (6%). However, it is interesting to note that over a third of our sample reportedly consult the yellow pages for repair service providers such as plumber (37%), pest control (34%), appliance repair (32%), and electrician (30%). As expected lower ratings were for dentist (9%), barber/beautician (7%), and physician (6%). Home distributed ads are not as widely used by Hispanic consumers as a source of information. Highest use ratings for home distributed ads were for dry cleaners (15%), real estate (13%), building contractor, health/fitness, and house painter (11%

Table 7
Hispanic Consumer Source of Information
For Service Providers

Information Source	Media		Home		Do not Know	N ¹
	Family/Friends %	Advertise-ment %	Yellow Pages %	Distrib-uted Ads %		
Physician	68.3	13.3	6.1	3.4	8.8	407
Electrician	42.7	6.4	29.9	3.8	17.1	234
Auto						
Repair	55.9	16.7	14.4	7.6	5.4	354
Dentist	64.0	15.1	8.5	5.8	6.6	364
T.V. Repair	34.4	17.4	28.6	7.5	12.0	241
Barber/						
Beautician	68.0	13.9	6.8	5.5	5.7	366
Plumber	33.1	11.0	35.6	7.2	13.1	236
Building						
Contractor	32.4	13.6	19.9	11.4	22.7	176
Pest Control	20.8	16.9	34.3	8.7	19.3	207
Music						
Instruction	27.4	12.3	19.9	6.2	34.2	146
Health/						
Fitness	36.7	22.9	13.8	10.6	16.0	188
Real Estate	37.1	20.4	12.9	12.9	16.7	186
Lawyer	48.3	17.9	14.0	5.8	14.0	207
Appliance						
Repair	27.6	14.7	32.4	8.9	16.4	225
Dry Cleaner	38.4	20.3	15.6	14.9	10.9	276
House						
Painter	46.9	7.8	13.4	10.6	21.2	179

¹ Totals may differ as a result of multiple uses.

each, respectively). Low ratings for home distributed ads were barber/beautician (5%), electrician (4%), and physician (3%). These results were expected since these services typically do not engage in this practice and those that do may do so in English only. According to a recent article by Miller (1991) who reports that the best and most effective way to reach Spanish speaking only consumers is television followed by radio, and that bilingual Hispanics prefer Spanish language advertisements. Similarly, other researchers found that language can be used as a means to target Hispanics and is a practical approach to effectively reaching this group of consumers (O'Guinn and Meyer 1983).

Selection Criteria

Hispanic consumers were asked to use a 5-point Likert-type scale to rate the importance of 12 criteria used in the selection of 16 occupational services. Mean importance ratings range from 2.6 to 4.7 (Table 8). "Qualifications/training" and "price" were considered to be "very important" in selecting a service provider by the majority of respondents in our sample (75% and 70%, respectively). In general, the means for selection criteria by Hispanic consumers fall in the same pattern as reported in an earlier study of non-Hispanic consumers (Schutz and Judge 1984).

Table 9 presents the proportion of Hispanic consumers citing 12 choice criteria as "very important" for the three highest and the three lowest rated services. The only major differences between Hispanic and non-Hispanic consumers were for "price" where non-Hispanics had building contractor, house painter and TV repair as the highest services, whereas Hispanic consumers had auto repair, lawyer and electrician. Also, for "location" non-Hispanic consumers had dry cleaners, health/fitness and barber/beautician as the highest services, versus physician, auto repair and dentist for Hispanic consumers.

Although the primary purpose of this paper was to focus on consumer satisfaction it appeared to be a valid interest to examine the relationship between satisfaction and selection criteria. Spearman rank order correlations (ρ) between satisfaction and each of the selection criteria for the 16 services revealed no significant relationships. Thus, there is no evidence that satisfaction and selection criteria are related.

IMPLICATIONS

There are similarities in some of the findings, between Hispanic and non-Hispanic consumers, that would lead to simplifying strategies in which marketing and consumer education could be the same for both consumer groups. Yet, we also found very clear differences among these two groups of consumers, and between Hispanics who favor Spanish versus English as their language of use and preference. The majority of Hispanics who are in favor of "more" government regulation of service providers qualifications, price,

Table 8
Mean Importances of Selection
Criteria Reported by Hispanic Consumers
for 16 Services

	Loca- tion	Range of Service	Ease/ Obtain App't	Prompt- ness	Office/ Equip- ment	Friendly
Physician	3.8	4.3	4.2	4.3	4.1	4.3
Electrician	2.9	3.7	3.7	4.1	3.4	3.8
Auto						
Repair	3.8	4.2	4.1	4.3	3.8	4.0
Dentist	3.8	4.3	4.2	4.4	4.3	4.3
T.V.						
Repair	3.0	3.6	3.5	3.8	3.5	3.7
Barber/ Beautician	3.6	3.9	3.9	4.0	3.7	4.2
Plumber	3.0	3.7	3.8	4.1	3.5	3.7
Bldg. Contractor	2.7	3.6	3.3	3.7	3.4	3.6
Pest Control	2.6	3.5	3.4	3.7	3.4	3.6
Music Instruction	2.7	3.1	3.0	3.3	3.2	3.5
Health/ Fitness	3.3	3.7	3.4	3.6	3.8	3.8
Real Estate	2.9	3.6	3.6	3.7	3.3	3.9
Lawyer	3.2	4.0	3.9	4.1	3.6	4.0
Appliance Repair	3.1	3.7	3.6	3.8	3.6	3.8
Dry Cleaner	3.5	3.7	3.3	3.7	3.5	3.8
House Painter	2.6	3.3	3.3	3.6	3.3	3.5

and advertising are Spanish language use and preference respondents. Their attitudes toward government are consistent over time with respect to Spanish language preference individuals positive attitude toward government institutions. It may be that if these consumers received information about the service provider in Spanish, for example, brochures, workshops, television, radio, etc., it would allow them to be better prepared to judge the quality of service they are receiving, and may change their attitude toward "more" government regulation.

For those who study satisfaction determinants and build models of satisfaction caution is certainly in order in attempting to generalize results than non-Hispanics to Hispanics, and for that matter, in general, from one culture to another. Regardless

Table 8 (cont.)

	Reputation Recom- menda- tion	Price	Previous Exper- ience	Qualifi- cations/ Train- ing	Credit	Com- plaint Hand- ling
Physician	4.4	4.3	4.3	4.7	3.6	4.1
Electrician	4.1	4.3	4.0	4.3	3.4	4.0
Auto						
Repair	4.4	4.5	4.2	4.5	3.5	4.2
Dentist	4.5	4.3	4.3	4.7	3.7	4.2
T.V.						
Repair	4.0	4.2	3.8	4.1	3.2	4.0
Barber/ Beautician	4.2	4.1	4.1	4.2	2.9	3.7
Plumber	4.1	4.2	3.9	4.1	3.1	3.9
Bldg. Contractor	3.9	4.2	3.7	4.1	3.4	4.0
Pest Control	3.9	4.2	3.7	3.9	3.0	3.8
Music Instruction	3.5	3.7	3.4	3.7	2.8	3.3
Health/ Fitness	3.9	4.0	3.8	3.9	3.1	3.6
Real Estate	3.9	4.1	3.8	4.0	3.4	3.8
Lawyer	4.3	4.3	4.1	4.4	3.7	4.1
Appliance Repair	4.0	4.2	3.9	4.1	3.2	4.0
Dry Cleaner	3.9	4.1	3.8	3.9	2.9	3.9
House Painter	3.8	4.0	3.7	3.8	3.2	3.8

Scale: 1 = Not Important through 5 = Very Important

of the approach it is necessary to consider the special needs of this population group if they are not to be disenfranchised in the marketplace. The findings in this study of Hispanic consumers present both opportunities and challenges to not only those responsible for advertising, marketing of products and services, but to others who may wish to provide this group with appropriate consumer education.

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Table 9
Proportion of Hispanic Consumers Citing
12 Choice Criteria as "Very Important"
For the Three Highest and Three Lowest
Rated Services

Selection Criteria	Highest Rated Services (% "Very Important")	Lowest Rated Services (% "Very Important")
Qualifications/Training		
Physician	(74.6)	Dry Cleaner (39.0)
Dentist	(72.5)	Pest Control (38.9)
Lawyer	(64.9)	Music Instruction (38.0)
Price		
Auto Repair	(69.9)	Dry Cleaner (45.9)
Lawyer	(60.6)	Health/Fitness(45.5)
Electrician	(59.5)	Music Instruction (40.3)
Reputation/Recommendation		
Lawyer	(61.5)	Health/Fitness(38.2)
Dentist	(60.6)	Pest Control (34.8)
Physician	(57.3)	Music Instruction (30.8)
Complaint Handling		
Lawyer	(56.6)	Barber/Beautician (38.4)
Auto Repair	(54.8)	Health/Fitness(33.2)
Dentist	(49.8)	Music Instruction (26.4)
Range of Services		
Physician	(53.0)	T.V. Repair (25.0)
Dentist	(51.7)	House Painter(24.8)
Auto Repair	(49.5)	Music Instruction (20.1)
Promptness/No Delay of Actual Appointment		
Dentist	(52.7)	Dry Cleaner (31.5)
Physician	(50.6)	T.V. Repair (29.4)
Auto Repair	(49.5)	Music Instruction (27.2)
Previous Experience		
Dentist	(52.1)	T.V. Repair (31.6)
Lawyer	(49.4)	Pest Control (30.6)
Physician	(49.0)	Music Instruction (25.5)
Friendly		
Dentist	(51.4)	Plumber (28.2)
Physician	(49.9)	Pest Control (27.9)
Lawyer	(46.9)	Bldg. Contractor(27.1)
Office Equipment		
Dentist	(50.0)	Real Estate (25.1)
Physician	(40.8)	T.V. Repair (22.6)
Health/Fitness	(40.8)	Music Instruction (21.2)

Table 9 (cont.)

Selection Criteria	Highest Rated Services (% "Very Important")	Lowest Rated Services (% "Very Important")
Ease/Obtain Appointment		
Physician	(47.6)	Dry Cleaner (20.1)
Dentist	(47.6)	Pest Control (19.0)
Auto Repair	(39.7)	Music Instruction (16.6)
Credit		
Lawyer	(39.4)	Pest Control (19.6)
Dentist	(36.7)	Dry Cleaner (17.3)
Physician	(34.6)	Music Instruction (13.2)
Location		
Physician	(36.0)	Music Instruction (13.6)
Auto Repair	(34.5)	House Painter (11.1)
Dentist	(31.7)	Pest Control (10.0)

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