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A DIFFERENT BLACK: A COMPARATIVE STUDY BETWEEN

AFRICAN AMERICANS AND KENYANS AMERICANS

IN DIRECT RESPONSE ADVERTISING

A Thesis

Presented to the

Faculty of

California State University,

San Bernardino

In Partial Fulfillment

of the Requirements for the Degree

Master of Arts

in

Interdisciplinary Studies

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by

Gladys Wangari Kamau

December 2003

A DIFFERENT BLACK: A COMPARATIVE STUDY BETWEEN

AFRICAN AMERICANS AND KENYANS AMERICANS

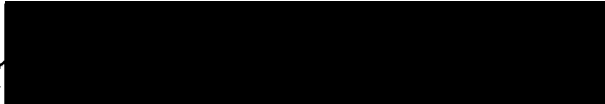IN DIRECT RESPONSE ADVERTISING

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Approved by:

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ABSTRACT

With a growing ethnic consumer here in the United
States, marketers are now beginning to take note of the
emerging strong ethnic consumers. Marketers realize that
they must be able to categorize consumers according to
some of their definable characteristics in order to help
tailor their marketing effort. The black consumers are
usually grouped in one homogenous group even though some
of them are immigrants. The segmenting of the different
ethnic groups needs to be modified to include different
cultures among the same ethnic group. There are enormous
untargeted segments, that no one seems to be aware of.
What do they eat? How do they react to advertisements?
What kind of advertisements are more effective are all
questions that marketers should be seeking to answer.
According to recent data from the Census, immigrants are
making more money that locals, they are more educated, and
they seek information from different mediums than the
national similar segments.

ACKNOWLEDGMENTS

I would like to acknowledge the chair of my committee Dr. Nabil Razzzouk, who has to be the smartest man I have had the pleasure of working with. His encouraging words, patience and support have enabled me to successfully complete this thesis. I would also like to extend my gratitude to the other committee members namely Dr. Eric Newman and Dr. Brian Heisterkamp. I am truly grateful for all your assistance in my process, and especially your patience with me. Finally, I would also like to acknowledge my family for their emotional, financial and psychological support during this process. Your unchanging love has helped me complete this thesis.

DEDICATION

To, my late uncle Joram Githumbi

Rest In Peace

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CHAPTER ONE

BACKGROUND

Introduction

Direct response advertising is a form of advertising that offers consumers products and services directly from the manufacturer, bypassing the retail outlet. For advertising to be effective the customer must actively participate either by seeking further information or purchasing the product or service through the specified channels. Direct response marketing is one of the fastest growing marketing activities used by advertisers and it continues to experience an unprecedented growth.

Context of the Problem

Although the study of consumer attitudes and beliefs toward advertising in general has received some attention, the issue of direct response advertising remains arguably unexplored. The lack of attention notwithstanding, direct response advertising is both highly visible and monetarily significant. In fact, direct response advertising is said to account for 58 percent of total advertising outlays (Direct Marketing Association, 1997). Traditionally, direct marketers have perceived the African Americans as a low-income group with little education and lacking in

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credit instruments. However, this perception may be changing, and with good reason. Published reports from companies that have ventured into this market, as well as recent changes in demographics, suggest that African Americans are segments direct marketers can no longer afford to overlook (Advertising Age, 1997; Whitefield, 1996). The only problem is that the Africans in America are often grouped with African Americans even though they have different ethnic identification variables.

The census data on racial composition of African immigrants reveal that, among the 225,000 Africans who were in the United States in 1980, 60 percent (135,000) were whites, 29 percent were blacks (66,000), and about 11 percent (24,000) were classified as others from Africa. According to the 1990 census, there were about 405,000 Africans in the United States. Among these, 47 percent (191,000) were blacks, 44 percent (176,000) were whites, and 9 percent (38,000) for other races. In terms of population growth, these figures represent average annual increases of 6 percent for all African immigrants, 11 percent for black African immigrants, 3 percent for white African immigrants and 5 percent for other African immigrants between the two censuses. Although African immigrants still represent less than 1 percent of the U.S.

population, their current growth rates suggest that they may change the composition of the African-American population in the long-term, because most of them are human-capital immigrants, highly educated and skilled. Traditionally, direct marketers have perceived Kenyans as a homogenous group with the African-American consumer thus a low-income group with little education and lacking credit instruments. Africans in the U.S. are grouped in the homogenous African-American market, even though they have internal and external differences due to culture. However, this perception may be changing with good reason because published reports have found that the most recent African immigrants tend to be highly educated. Every year about 15,000 African adults immigrate to the U.S., and nearly 88 percent of that number have a high school education or better. Their per capita income is $20,000, much higher than the $17,000 for Asian, or $9,000 for Central American immigrants. The average household income for the African born immigrants is about $30,000, just slightly lower than the median household income for all U.S. households.

Most studies have focused on how members of the majority population view ads featuring ethnic-minority models in general-audience media. What has not been looked

at in much detail is ethnic sub-cultures of sub cultures consumers attitude, affective and cognition toward Direct response advertising. Most research examines ethnic segments from a single perspective, failing to account for varying degrees of identification with a particular racial or ethnic sub-group. An individual's identification with his or her ethnic group is likely to play an important role in how information is processed and how marketing-related decisions are made. Strength of ethnic identification also may have a significant effect on audience evaluations of advertisements (Geng, 1997; Webster, 1990-91).

Purpose of the Project

The aim of this study is two fold: first, to study the Kenyan's and African American consumers' beliefs, attitudes, and past purchase behaviors in response to direct marketing advertising, and second, to compare differences among subgroups of the African market, which we label "target" and "non-target", in their beliefs, attitude and behavior towards direct response advertising. These two issues are important given the vitality of both the African market and the direct marketing industry in the total US economy.

Given the preceding discussion, the purpose of the study is to investigate the Attitudes, Cognition and Behavioral components of African Americans as well as Kenyan Americans in direct response advertisements.

More specifically the study seeks to answer he following research questions:

1) What are the similarities and differences among selected groups regarding attitudes towards direct response advertising?

2) What are the similarities and differences among selected groups regarding previous direct response advertising?

3) What are the similarities and differences among selected groups regarding intention to purchase?

4) What are the systematic differences in how Kenyans- Americans and African Americans respond to direct response advertising? Acculturation?

5) Does social group membership and personal experience affect the way consumers interpret direct response advertisements?

Significance of the Project

Several prior studies have suggested that the contextual level of a culture must be considered in

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developing advertising strategy (Miracle, Chang, & Taylor 1992; Mueller, 1987; Takada & Jain, 1991). The Africans in the United States are all grouped in the homogenous category as "African American Consumer", despite the internal and external differences. Further, Webster's (1991) investigated the effects of identification with a subculture and concluded that differences toward advertising practices varied greatly, even within subgroups at different levels of acculturation (i.e. the degree of identification with an ethnic group or culture).

Several studies have suggested that advertising appeals need to be modified depending on whether members of the target audience come from individualistic or collectivistic cultures (e.g., Han & Shavitt, 1994; Mueller, 1987; Taylor, Miracle, & Wilson, 1997; Wilcox et al., 1996). Collectivistic culture are those with tightly knit social structures in which people can expect members of one or more of their various in-groups (e.g., friends, relatives, coworkers, neighbors) to look after them. The Kenyan culture is a collectivistic culture. Individualism refers to "a loosely knit social structure in which individuals take care of themselves and their immediate families only. The African American sub culture is like the American culture which is individualistic.

It has been noted that advertisements in collectivistic cultures tend to emphasize interdependence, family relationships, group goals, and concern for others (Wilcox, et al., 1996). In contrast, advertisements in individualistic cultures stress uniqueness of the product, independence, success, and personal benefits (Wilcox et al., 1996).

Assumptions

The following assumptions were made regarding the project:

1. Degree of Acculturation will moderate response from the Kenyans such as;

    (a) Less acculturated Kenyans will respond less favorably to ads.

    (b) More acculturated Kenyans will respond equally favorable as African Americans to ads.

Limitations

The following limitations apply to the project:

1. Time constraints of the academic quarter were one of the limitations for this study.

CHAPTER TWO

REVIEW OF THE LITERATURE

Introduction

One of the major challenges facing marketers in the 1990s is the ability to successfully reach members of diverse ethnic groups. These diverse groups are sometimes overlooked by marketers because they normally fit in a different segment. Today, African-Americans represent the largest ethnic minority group in the United States with a purchasing power of approximately $294 billion dollars (Fleischer, 1991). The African -American segment is a large segment that includes African immigrants despite their numerous cultural and societal differences. These statistics suggest that ethnic markets contribute substantially to the profitability of American business and reaching the ethnic consumer has become an important priority among U.S. marketers.

One area that has gained much attention in the literature is the extent to which ethnic consumers respond to marketers' promotional efforts. Ethnic coupon redemption, in particular, is at a relatively low level in comparison with the general population (Donthu & Cherian, 1992; Hernandez, 1988; Hernandez & Kaufman, 1989; Kaufman,

1991; Kaufman & Hernandez, 1990; Tat & Bejou, 1994). Most studies in this area focus on members of Hispanic ethnic groups and suggest that cultural differences are the main reason for the low coupon redemption rate among members of this group. For example, Hernandez (1988) suggests that because the Spanish word "cupones" is often associated with welfare or government handouts, many Hispanics perceive a stigma attached to using coupons. In addition, Kaufman (1991) suggests that language is a problem that may account for low redemption by Hispanics because most coupons are distributed through English-language media and a large portion of Hispanics speak little or no English. Coupon use has also often been equated with one's socioeconomic standing. In general, the higher one's level of education and income, the greater is his or her use of coupons (Reibstein & Traver, 1982; Schindler, 1984; Webster, 1965). A large portion of ethnic minority consumers' rank lower than the general population in terms of socioeconomics (U.S. Bureau of the Census, 1990), and this has often been an explanation for their low levels of coupon redemption.

One ethnic consumer group that has gone ignored by marketers is the immigrant Africans. Immigrants are usually grouped as a homogenous group with African

Americans; even though studies show that there are huge

differences for instance, family size, education level,

household income etc. However, this perception may be

changing with good reason because published reports have

found that the most recent African immigrants tend to be

highly educated. Every year about 15,000 African adults

immigrate to the U.S., and nearly 88 percent of that

number have a high school education or better. Their per

capita income is $20,000, much higher than the $17,000 for

Asian, or $9,000 for Central American immigrants.

Direct Marketing

. Direct marketing sales continues to outpace overall

sales growth in the U.S. by 54 percent, according to a new

Direct Marketing Association report. Through 2005, overall

direct marketing sales growth is forecast at 9.6 percent

annually, compared to a 5.4 percent annual growth rate for

total U.S. sales. According to DMA president and CEO H.

Robert Wientzen "every dollar spent for direct response

advertising generates $9.03 in sales. This is up from

$7.67 in 1990 and $8.05 in 1995, which indicates direct

marketing ad dollars are working harder and will lead to

higher gross profit margins (Direct Marketing

Association).

Despite the weak economy marketers increased direct and interactive marketing expenditures to $196.8 billion, up 3.6% from $189.9 billion in 2000, according to a Direct Marketing Association study. And while bricks-and-mortar retailers continue to suffer declines, direct sales grew 9% in 2001, to $1.86 trillion from $1.71 trillion the year earlier, representing $9.50 of sales for every dollar spent on direct (Direct Marketing Association).

That efficiency will continue, contended the Direct Marketing Association's seventh annual Economic Impact study, conducted by Wharton Economic Forecasting Associates. While spending on direct advertising is expected to rise at an annual rate of 6.5 % until 2006, sales are projected to grow 8.5 % per year. "It is becoming more efficient due to targeting," which is improving, thanks to more sophisticated technology and databases, said H. Robert Wientzen, DMA president-CEO, who added growth over the next five years will result from new categories turning to direct media, including social services and entertainment. Business-to-consumer marketers accounted for 48%, or $94.3 billion, of 2001 direct-marketing spending and will grow 5.9% per year through 2006, while business-to business spending will rise at a rate of 7.0% annually, the study said.

Ethnic Marketing

Overall, marketing researchers have focused on several aspects of ethnic consumers. A large percentage of studies (53 percent) investigated the consumer behavior of ethnic minorities particularly their consumption patterns responses to advertising, and media usage (Cui, 1997). Those studies tracked the number and proportions of minorities in advertising and examined the role (principal vs. background), occupation, and social status of minority models in various advertising media. African Americans were found to be the most studied group, consisting of 37 percent of the published works with eighty-two publications (Cui, 1997).

African American Consumer

Despite the intensive research that has been conducted on couponing, black consumers have been virtually ignored. The only available information on black consumer couponing behavior indicates that black consumers are less likely to use coupons than white consumers: 57 percent versus 72 percent (Coupon Facts, 1989). By knowing the profile and motivations, product and sales promotion managers can do a better job in targeting and designing more effective couponing programs aimed at the black consumers. A. C. Nielsen (Nielsen Clearinghouse Reporter,

1980) reported that coupon users are middle-aged, better-educated, female homemakers who have larger households, higher incomes, and live in urban areas. Nielsen's findings are generally supported by other studies in the industry such as Mediamark Research Inc. (Coupon Facts, 1989), D'Arcy Masius Benton and Bowles (Marketing Communications, 1989), and by some academics (Levedahl, 1988; Narasimhan, 1984).

Coupon Usage among Africans Americans

Several motives, both positive and negative, have been found to influence coupon usage. The first positive motive is the perceived good feeling of being a smart and thrifty shopper and the self-satisfaction derived from using coupons to save (Babakus, Tat, & Cunningham, 1988; Conover, 1989; Schindler, 1984; Shimp & Kavas, 1984). The second positive motive is the desire to save by the price-conscious consumer. Babakus, Tat, and Cunningham (1988) found that coupon users are significantly more price-conscious than nonusers. Another positive motive is the desire to comply with others, especially the "significant others" (Shimp & Kavas, 1984). Since coupon redemption is an overt behavior (i.e., presenting the coupons at the checkouts), it is subjected to others' approval and viewed as a social activity. For instance,

Price et al. (1988) reported that coupons are exchanged at various social gatherings. Furthermore, coupon users indicate that their friends, relatives, and neighbors use coupons and expect others to do so when they shop (Hernandez & Kaufman, 1989; Shimp & Kavas, 1984).

The negative motives for coupon usage are the perceived time and effort associated with coupon redemption and the various perceived institutional barriers such as stores not accepting coupons. Babakus, Tat, and Cunningham (1988) found that perceived time and effort is negatively related to coupon usage. Hernandez and Kaufman (1989), in an attempt to find out the differences in coupon usage between Hispanic and Anglo consumers, reported that nonusers perceived a higher level of institutional barriers than did the users.

Tat and Cornwell (1940) have examined the above motives and coupon usage and found them to be good predictors of coupon usage. Based on their findings, the relationship between the five motives and coupon usage has been established. Another study in 1994 by Tat, Peter K; Bejou, David; which shed some light on black consumer couponing behavior and provided some useful implications for enhancing the effectiveness of coupon campaigns aimed at the black consumers. The studies also found that the

profile of black coupon users suggests that black households with four or more members, with an income of more than $20,000, and with at least some college education should be targeted for coupon distribution. Furthermore, Direct-mail would be very effective in reaching black households with the above characteristics. Further, black coupon users generally have more positive attitudes toward coupons than the white users (Tat, Peter K; Bejou, David; 1994).

Therefore, interpersonal influence can be used to encourage more black consumers to use coupons. Marketers should promote black role models in coupon usage at places where black consumers congregate and socialize. Black churches and inner-city public schools are good locations for marketers to reach and distribute coupons to black consumers. The latter is especially important as more and more teenagers' grocery shop for their families, due to working mothers (American Demographics, 1985).

Acculturation of Ethnic Immigrants

The acculturation of ethnic immigrants and its impact on media usage and marketing responses represents an area that hasn't been fully explored by marketers. Recent studies suggest that ethnic consumers have unique media usage patterns and information search behavior, thus

warranting differentiation in communication strategies
(e.g. Green, 1995). The level of immigrant acculturation
has been found to affect shopping orientation, language
and media use, brand loyalty, advertising responses,
perceptions and product attributes attitudes toward
marketing practices, and husband-wife decision making
(Faber & Mc Carthy, 1987; Lee & Tse, 1994; Wilkes &
Valencia, 1989; Webster, 1994). Another group of
researchers elaborated on ethnicity as a dynamic complex
concept (Stayman & Deshpande, 1989). Cultural distinctive
theory suggests that ethnic consumers in a location where
they are significant minority would consider a
spokesperson of their own ethnic background more credible
than consumers of the same ethnic group in a place where
they are a significant majority (Desphande & Stayman,
1994). The study findings suggested that perceptions of
relative social status may be generalizing social
dimensions that enable marketers to examine the influence
of enduring structural issues across countries and
cultures on consumer behavior (Grier, 1995). A marketer
might want to tap into a level of consumer distinctiveness
that is heavily contingent on the local surroundings
(Grier, 1995). The African consumer is grouped as a
homogenous group even though there are immigrants who are

from Africa who have a different salient identity than the Africans in America. The level of immigrant acculturation has been found to affect shopping orientation but there lacks to.

Ethnic Targeting

MarketResearch.com has released "The U.S. Hispanic Market," a new report that provides demographic profiles of the Hispanic population, consumer and shopping behavior, educational and employment patterns, case studies of successful campaigns as well as strategies for marketing and advertising to Hispanics. Overall, the study argues that Hispanic consumers (now accounting for one in eight Americans) have become a driving force in the largest markets in the country. Altogether, the U.S. Hispanic population grew more than four times as fast as the population as a whole between 1990 and 2000. Moreover, the study projects that the buying power of U.S. Hispanics will reach $300 billion by 2006.

Marketers are increasingly recognizing the growing power of ethnic groups, and are responding with targeted marketing efforts. Targeted communications often draw on various references to the ethnic culture in an attempt to enhance communication with and gain the approval of the intended audience. However, research on how such

accommodation efforts may be received is lacking. Demographic shifts may act as a catalyst for social and cultural changes in both the private and commercial spheres. From a business perspective, many companies are discovering that previously ignored ethnic groups are growing in market power and that meeting their needs is an opportunity for success. Projections for the year 2000 estimated that one of every three Americans will be of ethnic origin . In fact, the three leading U.S. minority segments Asians, Hispanics, and African Americans, currently make up approximately a $300 billion dollar market. However, given the growth of ethnic groups, new arrivals into the U.S. can chose to assimilate into the American lifestyle or continue to live as they did in their own country Demographic trends among the largest ethnic groups reveal that each will continue to increase in significance as a potential target market. The African-American population is expected to reach 40 million by the year 2005, representing a $280 billion target market (Miller, 1993).

Marketers have been ignoring multicultural markets, when developing marketing plans which means missing an increasingly significant portion of the U.S. population and one that is growing. When marketing "in-culture,"

general marketing principles always apply. Examples abound
of both successful and ill-fated ethnic Targeting
strategies. In the former category are the approaches used
by marketing giants such as Kraft General Foods and
Pepsi-Co, which have instituted special divisions within
their marketing departments to develop targeted strategies
for communicating to ethnic groups through traditional
advertising media as well as through diverse channels such
as ethnic event sponsorship (Cherkassky, 1998; Reid,
1994). Their use of cultural symbols to reach ethnic
consumers has been generally well received by those
consumers. Many less well-known companies also are
recognizing the need to develop new market segments. What
could be termed "micro targeting" is on the rise among
companies as diverse as Oxford Health Plans in Norwalk,
Connecticut, which targets Chinese-Americans (Santoro,
1996), and DeMoulas/Market Basket in New Hampshire and
Massachusetts, which caters to Hispanics and
Asian-Americans (Lewis, 1998).

Definition of Key Terms Ethnicity

The term "ethnicity" is generally agreed to refer to
"people who perceive themselves as constituting a
community because of common culture, ancestry, language,
history, religion, or customs" (Riggins, 1992, p. 1). From

that perspective, the modern-day immigrant as well as the third- or forth-generation descendant is searching to maintain expressive symbols of ethnicity and cultural traditions, while at the same time adapting or renegotiating them to fit into present day society. Today's marketer needs to be aware of the immigrant's ethnic identification and accommodate them. Ethnic groups or individual members who identify strongly with their heritage are likely to have an emotional response to the use of cultural symbols in marketing communications (Bargh 1984).

The process is not passive, but one that involves the creative energy of the ethnic group members to choose what is most important from their cultural past and to maintain and adapt it to meet current needs. The process is not mere symbolic expression, however, but rather represents the "deeper structures of racial and ethnic cultural solidarities which are rooted in a constellation of attitudes and values, a shared world view" (Monk, 1994, p. 81). Such a view is also consistent with that of McCracken (1986), who argues that North American society allows individuals to choose their cultural categories.

Evidence for that perspective can be found in blacks' return to an "African" identity that they never knew and

Native Americans' increasing willingness to claim ethnicity once abandoned. For example, between the 1980 and 1990 census, the number of self-declared American Indians increased by 38% (Fost, 1991). The increase has been attributed to "the middle-class Indian's urge to go home" as indicated by growing ethnic pride and a willingness to declare oneself Native American. Some scholars have dismissed such claims as a passing fad, a "Dances with Wolves phenomenon" (Fost, 1991), but others (Gans, 1979, 1992; Novak, 1971, 1974) see them occurring among a variety of groups not only in the United States, but also around the world (Jongkind, 1974, 1980, 1992). Because ethnicity is "directly concerned with group formation and thus with power relations it is a powerful psychological reality whether based on authentic culture or not" (Fitzgerald, 1991, p. 193). Several studies have documented variation in strength of ethnic identification among ethnic group members (Deshpande et al., 1986; O'Guinn & Meyer, 1983; Webster, 1994; Whittler, Calantone, & Young, 1991). If people do not identify strongly with their ethnic group, ethnic group membership is unlikely to be a predictor of behavior or response to an advertisement (Hirschman, 1981a; Williams & Qualls, 1989; Yancey, Eriksen, & Juliani, 1976). Also, the strength of ethnic

identification may vary across ethnic groups as well as across individuals, again because of differences in historical circumstances of the ethnic groups.

Ethnic groups or individual members who identify strongly with their heritage are likely to have an emotional response to the use of cultural symbols in marketing communications. People automatically process self-relevant information (Bargh, 1984), and a symbol of one's identity is likely to function as a strong semantic filter, leading the viewer to notice automatically any such symbols in the environment and also in advertising (Alba et al., 1980; Barsalou & Ross, 1986). Previous research has provided evidence that consumers do notice and respond to the use of ethnic cultural symbols in advertisements (Holland & Ball, 1995; Holland & Gentry, 1996; Koslow, Shamdasani, & Touchstone, 1994). The growth in ethnic advertising agencies is testimony to the fact that many companies are investing in ethnic targeting in the hope of avoiding the stereotypical pitfalls that sometimes accompany intercultural communications. However, preliminary interviews with ethnic consumers reveal that merely being the target of marketing communications, no matter how un-offensively executed, is enough to prompt a wide range of emotional responses and attributions about

the motives of marketers (Holland & Ball, 1995; Holland & Gentry, 1996).

In thinking about how ethnic consumers may react to marketing communications that use cultural symbols, we can draw parallels with previous research in the domain of intercultural accommodation (Giles et al., 1973; Holland & Ball, 1995; Koslow, Shamdasani, & Touchstone, 1994; Simard, Taylor, & Giles, 1976) indicates that ethnic consumers do make attributions about why the communicator is using their cultural symbols. The studies also provide evidence that the accommodation attempt evokes an affective response from the receiver in addition to the cognitive response. Hence, in the context of the intercultural accommodation model, the consumer's response seems likely to include an affective as well as cognitive component. However, even consumers who do not consciously recognize the accommodation attempt may have an affective response, as numerous studies of the "exposure effect" suggest (Harrison, 1977; Hill, 1978; Matlin & Stang, 1978; Zajonc & Markus, 1982). In those experiments, subjects developed more positive affect toward objects they had seen previously, regardless of their recognition of the objects. A consumer may have an affective response to cultural symbols used in a marketing communication without

recognizing the symbols or giving any thought to why the
marketer used them.

Individualism/Collectivism

    As defined by Hofstede (1980), individualism refers
to "a reference for a loosely knit social structure in
which individuals take care of themselves and their
immediate families only." In contrast, collectivistic
societies are those with tightly knit social structures in
which people can expect members of one or more of their
various in-groups (e.g., friends, relatives, coworkers,
neighbors) to look after them. Several studies have
suggested that advertising appeals need to be modified
depending on whether members of the target audience come
from individualistic or collectivistic cultures (e.g., Han
& Shavitt, 1994; Mueller, 1987; Taylor, Miracle, & Wilson,
1997; Wilcox et al., 1996). In particular, it has been
noted that advertisements in collectivistic cultures tend
to emphasize interdependence, family relationships, group
goals, and concern for others (Wilcox et al., 1996). That
is pertinent information for the marketer to be aware of.
In contrast, advertisements in individualistic cultures
stress uniqueness of the product, independence, success,
and personal benefits (Wilcox et al., 1996). The other
Hofstede's classifications were Low Individualism, low

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masculinity and low risk tolerance. The African American

culture is classified as North American which an

individualistic culture with high masculinity and high

risk tolerance. In individualistic cultures, people tend

to prefer independent relationships to others and to

subordinate the goals of their in-groups to their own

personal goals. In collectivistic cultures, in contrast,

individuals tend to prefer interdependent relationships to

others and to subordinate their personal goals to those of

their in-groups (Hofstede, 1980). A very large body of

research in psychology has demonstrated the many

implications of individualism collectivism, and related

distinctions, for social perception and social behavior

(Markus & Kitayama, 1991; Triandis, 1989, 1995).In

consumer-relevant domains as well, comparisons between

individualistic and collectivistic societies have pointed

to sharp distinctions in the content of advertising

appeals(e.g., Alden, Hoyer, & Lee, 1993; Han & Shavitt,

1994;Hong, Muderrisoglu, & Zinkhan, 1987; Kim &

Markus,1999), the processing and persuasiveness of

advertising appeals (e.g., Aaker & Maheswaran, 1997; Aaker

& Williams,1998; Han & Shavitt, 1994; Zhang & Gelb, 1996),

and the determinants of consumers' purchase intentions

(Lee & Green, 1991). These studies make it clear that the

distinction between individualistic and collectivistic societies is crucial to the cross-cultural understanding of consumer behavior especially in direct response advertising.

Culture and the Acculturation Process

Acculturation describes changes in attitudes, values, or behaviors members of one cultural group manifest as they move toward the standard of another, host-country, group. As a social phenomenon, culture is characterized by the conflation of individual processes, including personal expressions of self-identity and affiliation with a larger group (Roosens 1995), with disavowals from other groups in the form of group relations and boundary activities (Barth, 1969; Jenkins, 1997).

Culture is not deterministic, because people maintain an agency and integrity apart from, but related to, their culture. Balancing individual and collective aspects of culture is relevant to this research because marketers were part of several cultures, yet acted as relatively autonomous agents in adapting to the distinctive cultural influences of consumers.

Consumer Acculturation

Consumer acculturation reflects the component of the total acculturation process relating to

consumption-relevant attitudes, values or behaviors (Lee, 1989). Culture is rich in meaning and definitions (Ferraro's 1994). Interpretation of ethnic culture is particularly applicable to this study because it encompasses all the dimensions addressed in the present examination of sub-culture. Culture encompasses: 1) possessions or material objects, 2) ideas, values, and attitudes, and 3) normative or expected patterns of behavior, such as consumption (Ferraro, 1994). Sharing these processes with others constitutes a society, which teaches and maintains the connotative meaning of culture through rituals and symbols.

The cultural change process involves two distinct dimensions (Laroche et al., 1996). One dimension, acculturation, includes the learning of cultural standards of the host society. Acculturation may involve changes in behavior patterns such as language spoken, food eaten, and goods purchased (Wallendorf & Reilly, 1983). The second dimension, ethnic identification, is the maintenance of the native-culture's ethnic identity (Laroche et al., 1997). Individuals adjusting to a host-country culture go through perceptual, attitudinal, and/or behavioral changes that marketers need to be fully aware of.

Ethnic Identification

Though many African-Americans as well as Kenyans in
America identify with certain aspects of the
African-American culture, all should not be expected to do
so to the same degree. Ethnic identity is a component of
acculturation related to how members of an ethnic group
relate to the group as a subset of the larger society
(Berry, 1980). Even though members of ethnic minority
groups often preserve the language, customs, values, and
social views of their ethnic groups, degree of affiliation
may vary within the minority culture. For example, whereas
one minority individual may have a strong ethnic
identification with his or her culture and identify to a
lesser degree with the majority culture, another minority
individual within the same ethnic group may have a weak
identification with his or her culture and a high degree
of assimilation within the majority culture. For the
African-American culture, relevant socialization factors
that affect ethnic identity development and ultimately
affect marketplace behavior include family influences and
interactions related to church, school, and community
(Thompson, 1995).

CHAPTER THREE

METHODOLOGY

Introduction

Chapter three documents the steps used in developing the research study. Specifically, respondents' selection, sample size, and design of data collection instrument and the final collection of data.

Development

This research focused on two different ethnic groups regarding direct response advertising. Southern California area provided an ideal geographic location which to draw the two specific ethnic respondents.

This study focuses on Kenyan Americans and African Americans. These two segments are usually homogenously grouped by marketers despite their salient differences. A convenient sample of 100 Kenyan and 100 African Americans were solicited from local community events e.g. Kenyan Church, National celebrations in the park, 15 responded via e-mail. The African Americans respondents were solicited in local colleges, markets, and community events.

Resources and Content Validation

The survey instrument was pre-tested for validity. The instrument was revised six times by the chair of the committee. There were numerous changes which were made in order to ensure the content validity. The graduate department review board panel approved the survey instrument and deemed it fit for solicitation.

Design

The survey instrument had a small excerpt in the beginning part of the survey that briefly reminded the respondent what Direct Response Advertising (DRA) is.

Both segments received similar surveys; a color-coding system was utilized, to ensure that the Kenyan respondents and the African respondents' instruments were kept separate.

Population Served

There were a total of 200 respondents, 100 of each required segments. The 100 Kenyans were solicited by visiting them in their homes, and also attending two functions where a large number of Kenyans would be gathered. The Kenyan Church was where most Kenyans responded to the survey. The African American respondents were reached by personal visits to their homes or place of

work. Appointments were made to their homes or place of work. From the total 200 respondents 16 of those responded via e-mail and their responses were transcribed to a hard copy instrument and entered into the SPSS software for analysis.

Measurement Instrument

The research instrument contained measurement scales in the following order:

1) Selected questions from "attitudes toward advertising" (Pollay & Mittal, 1993).

2) Past Direct Response buying responses.

3) Selected questions from Attitudes toward Direct Response Marketing (Akhter & Durvusula, 1995).

4) Attitude toward Direct Response Advertising

5) Demographics (e.g., Sex, ethnicity, education, age).

The first part of the survey asked respondents if they were familiar and if they had purchased anything from DRA. If they responded no to the purchasing question they were asked to skip the attitude questions and answer the general questions (overall attitude toward direct response advertising). Those questions served as a screen for the respondents.

The next section of the survey instrument was a list of 7 different types of direct response mediums. The respondents had to answer "yes" or "no". Some of the items on the list included (800 numbers, e-mail ads., telemarketing etc).

To measure attitudes towards advertising, the Pollay and Mittal (1993) instrument was utilized. The instrument includes 33 items to be answered on a 5 point Likert scale, ranging from 1"Strongly Disagree" to 5 "Strongly Agree". There were only 27 questions used to avoid making the instrument too long and the questions that weren't selected; their answers could be derived from the other 27 questions.

The third part of the survey had a section with 10 items (Attributes). The scale was "1" "Not at all important" and "5" "Very Important". The 10 items included (customer services, security, product visibility, convenience etc).

The fourth part of the survey sought demographic information. The itemization of ethnicity and total annual income were similar to the ones used by Census.

CHAPTER FOUR

FINDINGS AND RESULTS

Introduction

Chapter four documents the steps used in analyzing

the data collected. The data will be discussed in general

then a presentation of findings as they relate to the

hypotheses and the set objectives from chapter two.

Demographic Overview

Locations of Data Collection

Between the dates of June 4th 2003 and July 22nd 2003

data was collected from respondents in different

locations. The Majority of the Kenyan responses were

collected after church services and other community events

e.g. fundraisers and general meetings. Other Kenyan

respondents e-mailed their responses to me and I

subscribed them onto a hard copy survey. Most of the

African Americans responses were collected from people's

homes, as well as in university settings.

The survey instrument had filter questions on the

first page that differentiated between the people who have

used Direct Response Advertising and the ones who have not

utilized it. Of a total of 200, 101 respondents indicated

that they had not purchased anything from Direct Response

advertising, while 99 of them had.

The data will be discussed in two different sections

since there were two sub groups that emerged from the

already two distinctive ethnic groups. The groups are

"users" which refers to the respondents who have purchased

anything from Direct Response advertising and "non-users"

who haven't.

Age of Respondents

The "users" groups age break down is indicated in the

table below.

Table 1. Cross-tabulation; Age with Ethnic Background

			Ethnic Background		Total
			KA, Kenyan American	AA, African American	
Age	18-24	Count	10	17	27
		% of Total	10.0%	17.0%	27.0%
	25-34	Count	18	17	35
		% of Total	18.0%	17.0%	35.0%
	35-44	Count	5	7	12
		% of Total	5.0%	7.0%	12.0%
	45-54	Count	9	13	22
		% within Age			
		% of Total	9.0%	13.0%	22.0%
	55+	Count	2	2	4
		% of Total	2.0%	2.0%	4.0%
Total		Count	44	56	100
		% within Age	44.0%	56.0%	100.0%
		% of Total	44.0%	56.0%	100.0%

The table above represents the age and the ethnic background of all the respondents who indicated that they have purchased something from a direct response advertiser. The largest age group with 35% was between the ages of 25-34. The smallest age group was the 55+. Since most of the data was collected from churches, people's homes and university, the breakdown in age group coincides with the location of data collection.

The table below represents the "non-users" segments of both ethnic backgrounds.

Table 2. Cross-tabulation Age with Ethnic Background

			Ethnic Background		
			KA, Kenyan American	AA, African American	Total
Age	18-24	Count	20	17	37
		% of Total	20.8%	17.7%	38.5%
	25-34	Count	19	17	36
		% of Total	19.8%	17.7%	37.5%
	35-44	Count	8	5	13
		% of Total	8.3%	5.2%	13.5%
	45-54	Count	4	5	9
		% of Total	4.2%	5.2%	9.4%
	55+	Count	1		1
		% of Total	1.0%		1.0%
Total		Count	52	44	96
		% within Age	54.2%	45.8%	100.0%
		% of Total	54.2%	45.8%	100.0%

The "users" segments age group 45-54 was 22% while the same age group in the user group was 9%. After running some cross-tabulations, the only age group that had a

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significant difference amongst both segments was the 45-54 group.

When the data is aggregated (see Table 3), the largest age group was the 18-24 years old. The table below indicates the breakdown in ages from the total populous.

Table 3. Cross-tabulation Ethnic Background and Age

| | | | Ethnic Background | | |
			KA, Kenyan American	AA, African American	Total
Age	18-24	Count	30	34	64
		% of Total	15.3%	17.3%	32.7%
	25-34	Count	37	34	71
		% of Total	18.9%	17.3%	36.2%
	35-44	Count	13	12	25
		% of Total	6.6%	6.1%	12.8%
	45-54	Count	13	18	31
		% of Total	6.6%	9.2%	15.8%
	55+	Count	3	2	5
		% of Total	1.5%	1.0%	2.6%
Total		Count	96	100	196
		% of Total	49.0%	51.0%	100.0%

Sex of Respondents

Gender wise, the sample had 123 women and 77 male respondents. The table below illustrates how many from each genders as well as their ethnic background. Both segments had more women respondents as indicated below.

Table 4. Cross-tabulation Gender with Ethnic Background

			Ethnic Background		
			KA, Kenyan American	AA, African American	Total
Gender	M, Male		43	34	77
	F, Female		57	66	123
Total			100	100	200

Educational Background

From a total of 200 respondents, 93% had some college or greater. From that total percent 46% were Kenyan Americans. Chi square test resulted in the descriptives below findings from the total number of respondents.

Table 5. Level of Education

	Observed N
High school degree	16
Some College	58
College	61
Graduate	65
Total	200

The "user" segment had more college graduates than the "non-users". There was a total of 42% who selected graduate as their educational background compared to 23% of the "non-user". Both the African Americans and Kenyan Americans respondents indicated to have attained at least a high school degree. The Kenyans respondents have all come to this country to pursue their educational endeavors

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and that explains why that segment had more educated
respondents. Even though we are a large community in
Southern California, the church members are all very close
and have been meeting for more than church meetings. By
being a member of the church for over 10 years, the
members have become more like family. Majority of us came
to this country to pursue our educational endeavors as the
Immigration services had provided us with student visa's.

Total Annual Household Income

The household income for both segments was similar
across the board before segmenting them based on their
experience with Direct Response Advertising (DRA). The
highest grouping of 24% indicated that they had a total
household income of $60,000+. The next largest grouping
with 18% reported income in the range of $10,000-$19,000.
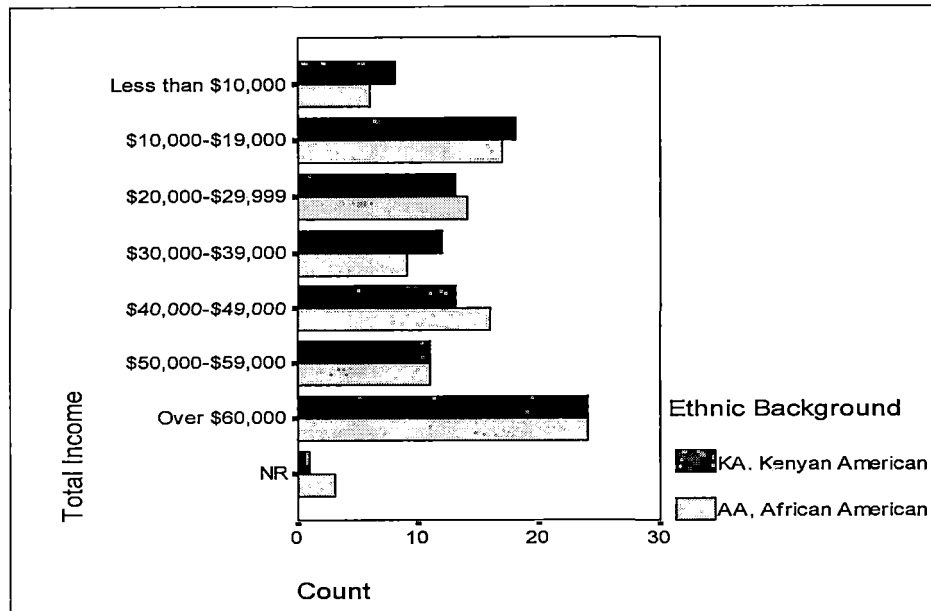
Graph 1. Income

These two segments appear to be similar in total household income however the households' make-up is different. Majority of the Kenyan respondents didn't have children under 18 living with them. I infer that this is because most of the immigrants who come to this country are here to continue on with their education and thus are younger as well as more likely to be without children. The African American segment has more children under 18 as well as larger households.

Ethnicity of Respondents

There were two specific groups that were being compared for this study, Kenyan Americans and African Americans. When creating the survey instrument, the original survey only had two options under the Ethnic

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Background question; African American and Kenyan American. After the third revision of the instrument, I thought it necessary to have all the different ethnicities listed and see what each respondent would pick even though I was picking them specifically because of their ethnicity. Most Kenyan respondents would check African Americans and then cross off American from the survey. Others I noticed would check "other" and beside it write Kenyan or Kenyan American. Other times the Kenyan respondents would ask me which one they should check; because they were aware that I knew that they weren't African Americans.

Several studies have documented variation in strong ethnic identification among ethnic group members (Desphande et al., 1986; O'Guinn & Meyer, 1983; Webster, 1994; Whittler, Calatone, & Young, 1991). The Kenyan respondents had a strong ethnic identification. They wanted to make sure that I was aware of the fact that they are Kenyan and not African Americans respondent. Studies by McGuire and colleagues (1978) find that numeric minority Hispanic and black students are significantly more likely to mention their ethnicity in describing themselves than numerically predominant white students in a U.S. grade school.

Major Findings

The following findings were organized by research objectives. For each objective we listed and analyzed the survey questions, which are related to that specific objective. There was also the use of graphs and tables, which made it easier because of the visual aspect of the colorful graphs. All tables with frequencies and cross tabulations can be found in the Appendices A and B.

Objective 1: What are the similarities and differences among selected groups regarding attitudes towards direct response advertising?

There were a number of questions on the survey that would help answer these questions. The survey instrument was designed in a way that it would be used for people who have purchased from DRA or those who hadn't. The first question asked respondents if they were aware of Direct Response Advertising. The second question asked if they had purchased anything from DRA. The respondents who selected the No choice were then asked to skip 36 past purchase questions and respond to the attitude questions.

Between the two groups there were similar attitudes towards Direct Response Advertising in general, however after evenly splitting the respondents into the "Users and Non-Users" categories the findings were as follows.

General Attitude towards Direct Response
Advertising

A total of five questions on the questionnaire were answered by everyone whether or not they have ever used Direct Response Advertising. The question required them to answer on a 5 point Likert Scale which varied from "Strongly Disagree" to "Strongly Agree" the following items.

Question 1) Items purchased from direct advertisers are poor quality?

Approximately 35% of the "non-users" respondents were "Neutral", and 20% respondents "Disagreed" with that statement, while the "users" segment "Disagreed" was 49% and the "Neutral" was 27%. The "users" segment attitude was significantly different perhaps because they have actually bought something and they didn't think that whatever they purchased was of poor quality.

The "non-users" majority segment was Neutral because they haven't purchased anything using Direct Response advertising. However this segment also indicated that they agree with this statement and that is probably the reason why they haven't purchased products using this method. If they have a

negative attitude, and not purchased something from
this method could mean that perhaps they know someone
who utilized this method and their product was of low
quality.

Question 2) I find it difficult to purchase from direct
Advertising?

Among The Kenyan Americans in the Users group,
33% reported disagreement with the statement that it
is difficult to purchase from direct advertising;
while among the "non-users" segment 11% "disagreed".
The African American Users segment indicated that 20%
"disagreed" with that question while only 7%
disagreed.

Only one African American Users indicated
difficulty in purchasing through Direct Response
Advertising.

Question 3) Direct advertisement offer expensive products?

40% of the total Users respondents "disagreed"
with the question while the "non-users" thought quite
the opposite with 37% "agree" on the question. The
"non-users" even though they haven't purchased
anything utilizing DRA still feel as though the
products being offered to them are expensive and

maybe that is why they haven't purchased anything

using Direct Response Advertising.

Question 4) Direct response ads make products look better

than they really are?

Both "users" and "non-users" segments "agree" to

the above question. 39% of the total "users" and 38%

of the "non-users" felt the same way. The "users"

even though they felt as though the ad misrepresented

the product by making it look better than it really

is, still purchased their product using DRA. 35% of

the "non-users" "strongly agree" while only a 15% of

the "users" indicated that.

Question 5) Direct response advertisements offer products

that consumers need?

Approximately 49% of the "users" "agree" with

this question while 35% of the "non-users" also

agreed.

The "non-users" group here shows that they are

aware of the fact that the advertisement is offering

them a product that they need, but they still don't

utilize this method.

Objective 2: What are the similarities and differences

among selected groups regarding previous direct response

advertising?

From the total of 200 respondents, there were 100 respondents who had past purchase experience. Their past buying behavior was obtained by a series of questions on the questionnaire.
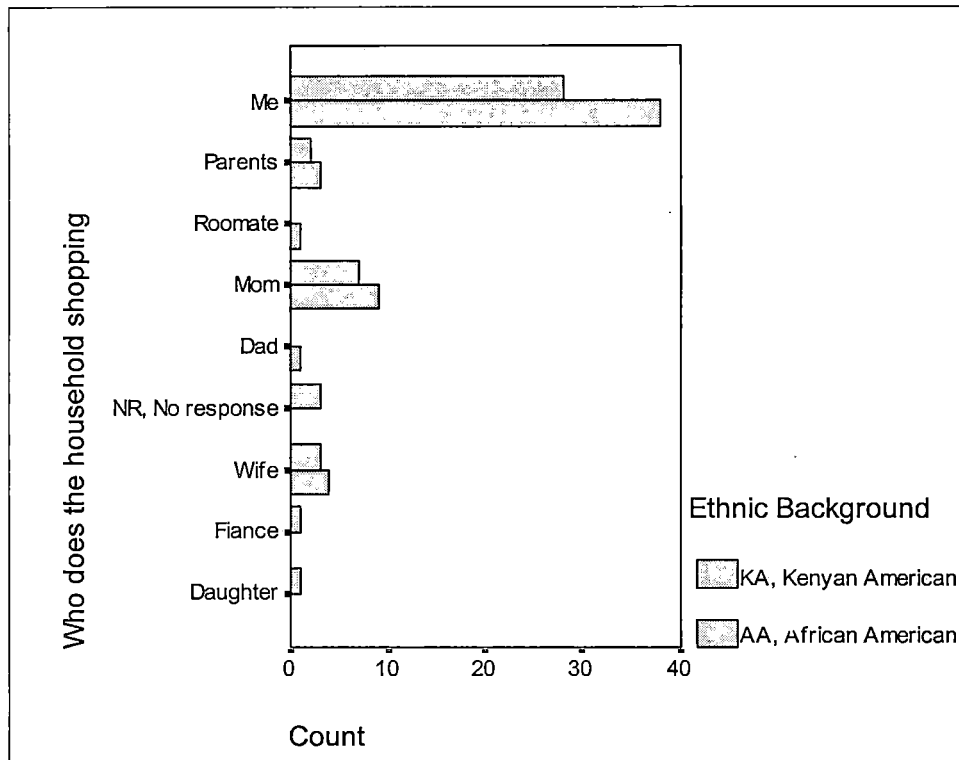
Graph 2. Household Shopping

The above chart illustrates who does the shopping in the respondent households. 62% of total respondents indicated that they are the ones who did the purchasing. 61% of those who did the purchasing also indicated that it took them "5-30min" to make their purchase. From the total 61% who took the least time to purchase their products, 40% were African Americans. The chart below has a

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breakdown of the times it took each segment to purchase
their items.
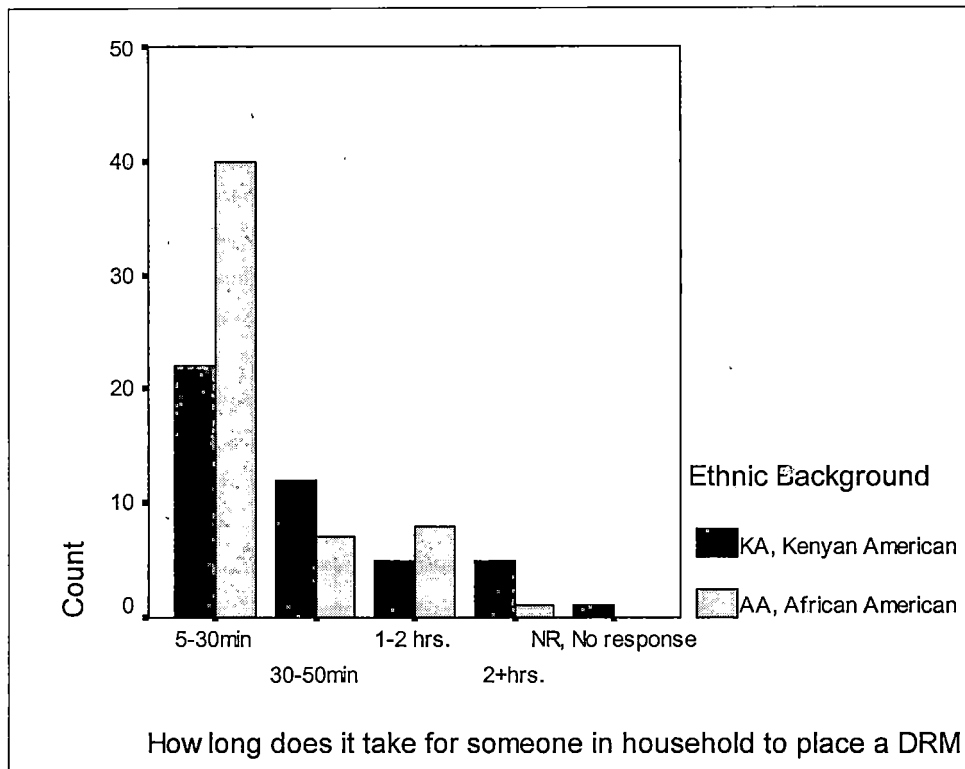
Graph 3. Time in Household

*Objective 3: What are the similarities and differences
among selected groups regarding intention to purchase?*

From the total 100 respondents who had previous
experience with DRA, 36% "agree" that DRM is the best way
to shop while 31% "disagrees". It wasn't clear to me why
this question almost had the same amount of respondents.

The other questions that asked the respondents how
they felt about DRM were answered positively. For instance
question no. 24 which asked "DRA offers products that I

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like" had 49% "agree" and 25% "Neutral". It appears as
though the "users" group isn't too sure if DRM is the best
way for them to shop. They indicated that they were well
aware if the fact that DRM offers them a good service 48%
"agree" yet 34% were neutral.

Discussion of Findings

Almost every singly Kenyan American that received the
survey instrument asked me why I didn't have the option
"Kenyan" under the Ethnic Background section. The options
provided were obtained from the local census bureau and
that was the response that I supplied the obviously
offended respondents. That question alone made me think
that perhaps these two cultures are very different and the
data would clearly illustrate that.

After running numerous tests, the findings weren't as
significant as I hoped, and it was then that I noticed
that my data had to be split into two different groups
because the respondents had evenly grouped themselves as
Users and ""non-users"" direct response shoppers.
Splitting the file allowed me to take an even closer look
at the two different ethnic segments. Having one group of
100 Users and 100 Non-Users made it easier to analyze the
two groups together, and then take a closer look and

examine the now two groups as two different ethnic segments.

Although ethnic differences were not found regarding past direct response purchase behavior, ethnic differences were discovered regarding attitude toward direct response advertising. This reinforces the many studies that have been done regarding ethnic differences and how they affect the consumers attitude overall.

The media usage was different in the different ethnic segments. For instance 31 out of56 African Americans selected "yes" on the 800 number category while only 15 Kenyan Americans have utilized the number to purchase from a direct marketer. This could be because of a number of reasons. The African immigrant may not be aware of the fact that the 800 number is a free call, or because they have come from a "buyer be-ware" society, they find it harder to place orders over the phone, because they can't see the product. This information is pertinent to a marketer that is trying to segment and target Kenyan Americans. There was a question that asked about " satisfaction of return policy" and 29% of African Americans "agreed" while only 15% Kenyan Americans; almost half felt the same about the policy. Having migrated from a country that doesn't practice the same return policies

has carried over to the host nation and the data supports
that statement.

CHAPTER FIVE

RECOMMENDATIONS

Introduction

Included in Chapter Four were a presentation of the findings and a summary of all findings. This chapter will conclude the findings and recommendations.

Conclusions

The conclusions extracted from the project follows.

1. African Americans and Kenyan Americans both agree that Direct Marketers offer products that consumers need,

2. Both African Americans and Kenyan Americans would prefer to see their product before purchase,

3. The two segments can be reached by different mediums,

4. Kenyan Americans and African Americans are similar in attitude towards direct marketing in general.

Recommendations

The recommendations resulting from the project follows.

1. Major methodological issues related to ethnic consumer research, including sampling, research design, and instrument development ought to be identified and researched. Improvement and knowledge development will help improve education and practice of marking in a multiethnic society.

2. Marketers need to account for cultural diversity, while working on ways to improve ways of marketing to ethnic consumers to avoid marketing blunders such as culture, language. Furthermore marketers must consider the characteristics of each ethnic group in determining the optimal levels of each distinctive segment. By comparison, Africans who come here come from at least 50 different countries but they do not share the same languages and there are also differences in their tribal dialects among immigrants from the same county.

3. In many metropolitan areas including Miami (Cubans), Los Angeles (Mexicans), and District Colombia (African Americans), ethnic consumers have already become the "minority majority", surpassing half of the local population. These minority majorities can be reached in their high concentration areas, making it geographically meaningful to segment those markets.

Summary

Chapter Five reviewed the conclusions extracted from the project. Lastly, the recommendations derived from the project were presented.

APPENDIX A

QUESTIONNAIRE

Dear Participants:

The purpose of this survey is to learn about consumer attitude and behavior towards

Direct Response Advertising.

Direct Response Advertising:

offers products directly for sale to you the consumer. Examples include: Mail

order catalogs, offers received in the mail, 800 numbers, online advertisement,

E-mailed advertisements, tear out cards in magazines, and television shopping

clubs. The purpose of this survey is to assess the Publics awareness and

satisfaction with Direct Response Advertising. Thank you for taking a few

minutes to complete this questionnaire.

---

1. Are you familiar with direct response marketing?

    _____ Yes   _____ No

2. Have you ever purchased anything from direct response marketing?

    _____ Yes   _____ No (skip to question 39*)

3. Which of the following types of direct response advertising have you used?
    (Please circle one from the following choices)

    a) Mail order catalogue   Yes   No
    b) 800 numbers   Yes   No
    c) Tear out cards in magazines   Yes   No
    d) Television shopping club   Yes   No
    e) Telemarketing   Yes   No
    f) On-Line Advertising   Yes   No
    g) E-mail ads   Yes   No

Past Direct Response Buying Behavior

5.   How many direct response purchases have you made in the past 12 months?
_____

6.   Who in your family usually does the household shopping?_____

7.   How long does it usually take you to place a direct marketing order?
_____ 5-30 minutes   _____ 1-2 hours
_____ 30-50 minutes   _____ 2 or more hours

8.   What time of the day do you usually shop from direct marketing?
_____ Morning   _____ Evening
_____ Afternoon

> **For each of the statements below, please indicate the level of your agreement and disagreement by circling the letter or letters that best represent your response.**

Strongly Disagree SD	Disagree D	Neutral N	Agree A	Strongly Agree SA

| | Strongly disagree ↓ | | Strongly agree ↓ |

9.   I enjoy shopping through direct marketing .... SD D N A SA

10. Direct marketing helps me save money .... SD D N A SA

11. Direct marketing helps me save time .... SD D N A SA

12. Direct marketing is convenient for me .... SD D N A SA

13. I consider direct marketing a nuisance .... SD D N A SA

14. From my most recent experienced, I am satisfied
     with direct marketing return policy .... SD D N A SA

15. I am satisfied with direct marketing security issues .... SD D N A SA

16. I find more selection of products through direct
     marketing .... SD D N A SA

17. As a whole, direct marketing is the best way to shop........SD D N A SA

18. Shopping from my home is an enjoyable experience........SD D N A SA

19. I save time and money by shopping at home.....................SD D N A SA

20. Direct response advertisements offer nothing but
    junk..SD D N A SA

21. Direct marketers provide good service.............................SD D N A SA

22. It is easy to order products from direct response ads.........SD D N A SA

23. Purchasing products from a direct marketer is safe...........SD D N A SA

24. Direct response advertising offers products that I
    like ....SD D N A SA

25. The products being advertised aren't for me ....SD D N A SA

26. I rarely get direct response offers.....................................SD D N A SA

27. I prefer seeing the product before purchase......................SD D N A SA

28. I think it is risky to purchase items from a direct
    advertiser ....SD D N A SA

When you are considering buying any merchandise or services through Direct Marketing, how important are the following attributes *To You*? Please circle the number that best represents the level of *Importance* you assign to each attribute.

Attribute		Not at all Important			Very important	
29.	Price of product purchased by direct marketing	1	2	3	4	5
30.	Convenience of the shopping experience	1	2	3	4	5
31.	Customer Service	1	2	3	4	5
32.	Time necessary to complete purchase	1	2	3	4	5
33.	Security/privacy	1	2	3	4	5
34.	Known merchants	1	2	3	4	5
35.	Having the information in my native language	1	2	3	4	5
36.	Products visibility	1	2	3	4	5
37.	Return policy	1	2	3	4	5
38.	Convenient hours	1	2	3	4	5

Attitude toward DRA

39.	Items purchased from direct advertisers are poor quality	SD	D	N	A	SA
40.	I find it difficult to purchase from direct advertising	SD	D	N	A	SA
41.	Direct advertisement offer expensive products	SD	D	N	A	SA
42.	Direct response ads make products look better than they really are	SD	D	N	A	SA
43.	Direct response advertisements offer products that consumers need	SD	D	N	A	SA

Demographic Information

44. Your gender?

_____ Male   _____ Female

45. Your ethnic background?

_____ American Indian or Alaskan Native
_____ African American
_____ Mexican, Mexican American, or Chicano
_____ Asian, Asian American, or Pacific Islander
_____ Puerto Rican
_____ Other Hispanic or Latin American
_____ White (non-Hispanic)
_____ Other

46. Please indicate your highest level of education

_____ Less than high school
_____ High school degree
_____ some college
_____ College
_____ College graduate

47. Number of people residing in your home?

Adults over 18 years old _____
Children under 18 years old _____

48. Your total household income for the 2002 year.

_____ less that $10,000
_____ $10,000-$19,000
_____ $20,000-29,999
_____ $30,000-39,999
_____ $40,000-49,999
_____ $50,000-59,999
_____ Over $ 60,000

49. Place an X in the line provided that best describes your age:

_____ 18-24
_____ 25-34
_____ 35-44
_____ 45- 54
_____ 55 +

Thank you for your participation.

APPENDIX B

DEBRIEFING STATEMENT

Study of Decision-Making Processes
Debriefing Statement

This study you have just completed was designed to learn about consumers attitude and behavior towards Direct Response Advertising. We are particularly interested in the relationship between African American consumers and Kenyan American consumers. These two segments will be compared and their attitudes and behavior toward Direct Response Advertising will be measured and discussed.

Thank you for your participation and for not discussing the contents of the decision question with other students. If you have any questions about the study, please feel free to contact Gladys Kamau or **Dr. Nabil Razzouk** at **(909) 880-5754** if you would like to obtain a copy of the group results of this study, please contact Professor **Dr. Nabil Razzouk** at **(909) 880-5754** at the end of **(Fall, Winter, Spring, Summer)** Quarter of 2004.

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