U.S. HISPANIC CONSUMER E-COMMERCE PREFERENCES: EXPECTATIONS AND ATTITUDES TOWARD WEB CONTENT

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ABSTRACT

The U.S. Hispanic Internet user is an emerging and relatively unexplored consumer segment in the marketing literature. In this study an attempt is made to gain phenomenological insights into the web site content expectations of U.S. Hispanic consumers. The study uses the focus group method to generate an experiential account of U.S. Hispanic consumers' web design expectations. The themes and insights generated from focus groups then form the basis for further ideation using the brainwriting technique. The findings from the study will help web marketers to develop U.S. Hispanic-centric web sites that speak to the U.S. Hispanic market.

Keywords: U.S. Hispanic consumer behavior, online consumer behavior, e-commerce, culture, adaptation

1. Introduction

Within the United States of America Hispanic consumers are an increasingly important strategic concern for businesses and are increasingly affecting various firm activities, including firm web content. The number of Hispanics in the U.S. was estimated to be 41.9 million in 2005 (Hakimzadeh, 2006), and, according to the U.S. Census Bureau, it will reach 102.6 million by 2050. This is an increase of almost 188 percent. The number of U.S. Hispanics who are online is also rapidly growing, with 16.7 million Internet users in 2006. This number is expected to grow by 33% over the next four years, reaching 20.9 million by 2010 (Williamson, 2006). U.S. Hispanic purchasing power is also rapidly growing and is expected to reach almost $1 trillion by 2010 (HispanTelligence®, 2005). Much of this purchasing is online. According to an America Online/RoperASW survey (www.timewarner.com), almost 44 percent of online Hispanics reported making web purchases in 2003. Recently, Jupiter Research predicted U.S. Hispanics online shoppers will spend $12.8 billion in 2007, and this number is expected to reach almost $21.6 billion by 2011 (Jones, 2007). Thus, the large and growing Hispanic online market cannot be ignored by web marketers attempting to expand their revenues and consumer base.

This surge in online activity by U.S. Hispanics has not gone unnoticed. Web sites that have targeted Hispanics with Spanish-language content have emerged as the most visited and popular among online Hispanics. According to the ComScore Media Metrix Survey, the Spanish language Terra.com has ranked number one among online

Hispanics, followed by the Spanish language web sites Yahoo! Spanish, YupiMSN, Univision, Wanadoo, and AOL Latino (Israel and Nelson, 2005). Terra.com attributes its success to the unique cultural content that it offers, content not found in English-language portals (Vallejo, 2005). These U.S. Hispanic targeting web sites show that firms are beginning to focus on the online Hispanic population, and they are adapting the web content to this subculture. The focus on Spanish language also has societal benefits as it provides Spanish speakers access to content and products previously unavailable.

While there is an increasing firm focus on online U.S. Hispanic consumers, few academic studies have investigated this subculture's attitudes toward web content (Korgaonkar, et al., 2001). The broad objective of this study is to fill this gap in the academic literature through an analysis of U.S. Hispanic online consumer web preferences.

While the academic literature has not yet focused much attention on subcultures and web content, a stream of research exists focusing on American subcultures and more traditional marketing issues. This literature finds that consumers that maintain strong ties with their home country have a preference for marketing messages reflecting their home country culture (Singh and Pereira, 2005) and in their home country language (Koslow, et al., 1994). This overall trend has been found for a variety of ethnic groups, including U.S. Hispanics (O'Guinn, et al., 1985; Roslow and Nicholls, 1996; Wilson, 2007), Indian-Americans (Khairullah and Khairullah, 1999), and ethnic Chinese-Americans (Taiwanese) (Lee, 1993). The literature also finds that ethnic group culture is reflected in advertising targeting that specific ethnic group (e.g., Singh, et al., 2006a), that there are differences between the stereotyped portrayal of various American ethnic groups (Lee and Joo, 2005), and that U.S. Hispanics suffer from information overload more quickly when reading English than when reading Spanish (Dolinsky and Feinberg, 1986).

While the web is a new avenue for research, there has also been some preliminary research on the online behaviors of ethnic populations. This includes Zainul, et al.'s (2004) discussion of Muslims and e-commerce, Morton, et al.'s (2003) research on how shopping online reduces price discrimination for minority groups, and Morrison and Oladuunjoye's (2006) research on Asian-American business leaders computer capabilities and web usage patterns. E-commerce research has also found that language is an important component of web content (Tzikopoulos, et al., 2007), and that U.S. Hispanic consumers' attitudes influence their interaction with web advertising (Korgaonkar, et al., 2001).

The review of the existing academic literature reveals a gap regarding the cultural and language expectations of U.S. Hispanic consumers while online. Filling this gap in the literature is the objective of this paper. This study hopes to provide insights into how marketers can adapt their online content to successfully target online U.S. Hispanics. To investigate this issue, the study uses a combination of focus group and brainwriting techniques. More specifically, focus groups and brainwriting sessions are used to generate thick descriptions and an in-depth understanding of U.S. Hispanic attitudes and expectations regarding the cultural and linguistic adaptation of web content. The influence of various segmentation variables are considered including generational level, country of origin, education, and geographic location.

2. The U.S. Hispanic consumer

Why should marketers target U.S. Hispanics differently than the general U.S. population? Why is there a need for Spanish language content? What makes U.S. Hispanics different from other groups of Americans? Davila (2001) views the U.S. Hispanic ethnic group as a nation within a nation with a common language, culture and ethnic identity. This ethnic group traces its ancestry mainly to Mexico and countries from Central and Latin America (Table 1). In fact, Romero (2004) argues that U.S. Hispanic ethnicity, from a macro perspective, is based on "Hispanic Latin American culture," defined by commonalities in language, religion, a common link to Spain, centralist traditions, and common values. Thus, this study conceptualizes U.S. Hispanic[1] consumers as an ethnic group sharing a common language (Spanish), culture and who trace their roots to the countries outlined in Table 1. The cultural and language differences between this group and non-Hispanic Americans has led to culture-specific and Spanish-dominant media and marketing (Davila, 2001).

Language, in this case is Spanish, tends to be the most visible manifestation of U.S. Hispanic identity. The U.S. Census American Community survey reports that 70 percent of U.S. Hispanics speak Spanish at home and the majority of them feel more comfortable being spoken to in Spanish than in English (Subervi and Eusebio, 2005). According to Korzenny and Korzenny (2005), Spanish actually shapes how U.S. Hispanics think, communicate, and even express emotions. "It is not the same thing to say to someone, 'you are very kind,' as it is to say 'usted es muy amable,' as the emotional impact of messages is different," (Korzenny and Korzenny, 2005; pg 93). Surveys of

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[1] This study uses the term Hispanic to describe the Hispanic or Latino population in the U.S,. Hispanic is the label of choice used by the U.S. Census Bureau to describe people of Hispanic/Latino origin in the United States.

Online U.S. Hispanics conducted by companies such as e-marketer, ComScore Media Metrix, and AOL consistently find that almost 50 percent of U.S. Hispanics online prefer Spanish content or both Spanish and English content.

U.S. Hispanic culture is also different from that of mainstream American. Davila (2001) views the U.S. Hispanic culture as a nation within a nation with a common culture and ethnic identity. Studies have shown that U.S. Hispanics selectively adapt and create a positive relationship with the majority American culture, while being strongly rooted in their unique ethnic identity (Romero, 2004). The majority of U.S. Hispanics are very attached to their home country or their parents' home country culture, and these emotions affect their purchasing decisions (Allen and Friedman, 2005). A Pew Hispanic Center/Kaiser Family Foundation survey of U.S. Hispanics (2002) found the link to the country of origin never fades, even for third generation immigrants. The media in America understands this home-country nostalgia and strong emotional connection to ethnic identity among U.S. Hispanics, and glamorizes, endorses, and promotes a common U.S. Hispanic culture.

This trend toward the evolution of a common U.S. Hispanic culture can be attributed to a growing sense of common or shared ethnic identity among U.S. Hispanics. According to the Pew Hispanic research center, while U.S. Hispanics comprise a diverse population from countries in Latin America, Central America, North America and the Caribbean, the majority identify themselves as Hispanic or Latino. However, some argue that lumping everyone under the Hispanic or Latino label is counter intuitive when one considers the heterogeneity in the home countries (a breakdown of the U.S. Hispanic population is presented in Table 1 below).

For web marketers, therefore, a question remains as to whether Hispanic subgroups in American are culturally heterogeneous enough to justify adapted web content for each group or whether there is a set of core values common among all online U.S. Hispanics. This study will begin to answer this question. This investigation of U.S. Hispanic values will be rooted in the well-established work of Geert Hofstede (1980) on national-level culture. Hofstede (1980) proposed that culture is captured through a focus on values, specifically the values of Individualism / Collectivism, Power Distance, Uncertainty Avoidance, and Masculinity. Looking at the countries of origin for the U.S. Hispanic population, their scores were consistently high and grouped together for the first three of these dimensions (for the scores, see Table 1). These three dimensions are defined as: "1) Individualism-Collectivism: Explores individuals' relationships with society and the extent of societal-individual dependence; 2) Power Distance: Explains the extent to which cultures accept social hierarchy and social inequalities; 3) Uncertainty Avoidance: Measures cultures' tolerance for uncertainty and ambiguity in daily life" (Baack and Singh, 2007, p. 182).

Table 1: US. Hispanic Population by Country of Origin and Hofstede Cultural Scores.

Country of Origin	Percentage of Population	Collectivism Score	Power Distance Score	Uncertainty Avoidance Score
Argentinean	0.5	56	49	86
Bolivian	0.2	N/A	N/A	N/A
Chilean	0.3	77	63	86
Colombian	1.7	87	67	80
Costa Rican	0.3	85	35	86
Cuban	3.5	N/A	N/A	N/A
Dominican	2.7	N/A	N/A	N/A
Ecuadorian	1.0	92	78	67
Guatemalan	1.9	94	95	101
Honduran	1.1	N/A	N/A	N/A
Mexican	63.9	70	81	35
Nicaraguan	0.7	N/A	N/A	N/A
Panamanian	0.3	89	95	86
Puerto Rican	9.1	N/A	N/A	N/A
Salvadoran	3.0	N/A	N/A	N/A
Venezuelan	0.4	88	81	76
Uruguayan	0.1	64	61	100
All Other-Hispanic and Hofstede Score Average	8.5	80.2	70.5	80.3

Adapted from Source: Pew Hispanic Center tabulations of 2005 American Community and Hofstede (2001)

Recently, research on Hofstede's (1980) cultural values has been expanded to account for cultural differences in electronic commerce behaviors (e.g., Harris, Rettie, and Kwan, 2005; Zhou, Dai, and Zhang, 2007), including cross-national web design (e.g., Baack and Singh, 2007; Singh and Pereira, 2005). These studies show that Hofstede's dimensions can be used to explain country-level web content differences, but Hofstede's (1980) cultural dimensions have not yet been applied to an investigation of the subcultures within a country and to subculture web content preferences.

The literature focused on U.S. Hispanic cultures echoes the high scores on Hofstede's (1980) cultural dimensions. According to Webster (1994), the common characteristics of Hispanic cultures worldwide are extended kinship systems, high importance of family, prevalence of the Roman Catholic faith, family and marriage stability, and clear gender roles. Other literature has identified additional U.S. Hispanic values including familismo (family orientation), machismo and marianismo (gender roles), Simpatia (harmony in interpersonal relations), allocentrism (collectivism), dignidad and respeto (dignity and respect), status-orientation, and tradition (Korzenny and Korzenny, 2005; Valdes and Seoane, 1995). There is evidence that these values are important for e-commerce. A recent e-marketer report claims that culture, heritage and language define the online behavior of U.S Hispanic youth (Williamson, 2006), and, according to Mark Lopez, publisher of AOL Latino, cultural relevancy defines Internet use for many U.S. Hispanics (Medina, 2006).

Together, these writings show a core set of cultural preferences across U.S. Hispanics, values that are consistent with Hofstede's (1980) collectivism, power distance and uncertainty avoidance cultural dimensions. This study explores how this unique set of cultural values might affect U.S. Hispanic web content preferences.

3. Methodology

3.1. Complementing focus groups with brainwriting

This study uses an analytic-inductive approach, namely focus groups and brainwriting, to investigate U.S. Hispanic consumer perceptions, attitudes and expectations regarding web design. This inquiry may then form the basis for future research using hypotheses development and testing. Focus groups have been widely used to capitalize on group-facilitated knowledge generation. This method delivers a great breadth, depth and complexity of information, especially when the topic under consideration is relatively unexplored (Morgan, 1996). As this is one of the first studies to investigate U.S. Hispanic web design expectations, a qualitative research technique such as focus groups is appropriate.

The themes and insights generated from the focus groups then served as a basis for further refining and idea generation using a variant of the brainstorming technique –brainwriting. Brainwriting is a potentially less routine, more creative and rigorous technique than brainstorming, and is an ideation technique that limits verbal protocols and encourages written sharing of ideas (Mongeau and Morr, 1999; Van Gundy, 1981). Studies have shown that, in comparison to brainstorming, brainwriting eliminates cross-talking blocking, evaluation apprehension, free-riding and enhances both the quantity and quality of ideas produced (Mongeau and Morr, 1999; Van Gundy, 1981).

The advantage of complementing focus groups with brainwriting is that the core themes generated from the focus groups can then be presented to participants in the brainwriting groups. These groups can then use the focus group themes as the basis for generating more ideas.

3.2. Sample and Data Collection

A total of 16 focus groups were conducted, with 5 to 7 participants per group. The focus group samples accounted for segmentation variables such as country-of-origin, generational level and education, as existing literature points to differences based on these variables (Allen and Friedman, 2005; Korzenny and Korzenny, 2005; Valdes and Seoane, 1995; Winebrenner, 2005). For example, purchase data of different products and services show differences in purchase patterns between Argentines and Venezuelans (Winebrenner, 2005), generational level has been shown to be a relatively accurate predictor of both language and cultural influence among Hispanics (Allen and Friedman, 2005), and the home country and parent's home country tend to be a driving force behind emotional purchase decisions among U.S. Hispanics (Allen and Friedman, 2005). By using a diverse sample of the U.S. Hispanic population, the study is able to segment the focus group by various variables of interest. A description of how the focus groups were segmented by region, country-of-origin, generational level, and education can be found in Table 2.

Three brainwriting sessions were conducted with 6 to 8 members in each group. The brainwriting session in Northern California consisted of first generation and second generation bilingual Mexican-Americans. For the two brainwriting sessions completed in Miami, the first group consisted of first and second generation, mixed ethnicity, bilingual undergraduate participants, and the second group had a similar make-up except used graduate participants.

Focus group and brainwriting participant recruitment was done in Miami, Houston and in Northern California. All participants were pre-screened to be regular adult Internet users and self-identified themselves as Hispanic.

Participants were explicitly told that their participation was voluntary and that their names would be kept anonymous. In Northern California, participants were recruited using student contacts and the snowballing technique. A list of names was generated and individuals were contacted by telephone to participate in the study. In Miami, students in different classes were screened and contacted by the class instructor. Finally, in Houston, participants were mainly recruited at an English learning facility by one of the authors and pre-screened. The participants for two other focus groups in Houston were working professionals recruited via the snowballing technique.

Language was an important consideration for the sessions. When conducting focus groups in multi-cultural settings, it is recommended to match the ethnicity of the moderator to the participants (Korzenny and Korzenny, 2005). Thus, in addition to the main moderator, efforts were made to include a well trained U.S. Hispanic moderator assistant. The focus groups were conducted in Spanish and English, and frequently both languages were used during the sessions. Careful attention was paid to have mono-lingual Spanish participants grouped together. Except for two focus groups in Houston, all other focus group participants were bilingual. Participants in the brainwriting sessions were all bilingual.

Table 2: Focus Group Sample Description

Segmentation Variable	Segment Characteristic
Country-of-origin	• One focus group of Hispanics of Cuban origin conducted in Miami (age:18-24). • Two focus groups of Hispanics of Central American origin (Nicaragua, Puerto Rico, Panama, and Honduras), conducted in Miami and Houston (age: 18-30). • Two focus groups of Hispanics of Latin American origin (Peru, Venezuela, Colombia, and Chile). One group was comprised of undergraduate students in Miami, and the other group of graduate students in Miami. • Four focus groups of Hispanics of Mexican origin (age: 18-30) located in a city in Northern California.
Generational Level First Generation Second Generation	• Three focus groups of first generation Hispanics were conducted in Miami and Houston respectively (age: 18-30). • Two focus groups of second generation Hispanics were conducted in Miami and Northern California respectively (age: 18-28).
Education Level	• Seven focus groups of undergraduate students located in Miami and a city in Northern California. • Three focus groups of graduate students located in Miami. • Three focus groups of non-traditional students at an English learning school in Houston. • Two focus groups of educated working professionals located in Houston.
Geographic Region Total 16 focus groups	• Five focus groups in city in Northern California • Five focus groups in Houston • Six focus groups in Miami

3.3. Focus Group Design

The standardized focus group design entails using an identical set of questions across the groups. In contrast, the emergent design allows for question improvisation from group to group (Morgan, 1996). Following Morgan's (1993, 1996) recommendations, this study conducted two unstructured and non-standardized groups in Northern California to serve as the source for a core set of questions for the following more structured focus groups. The focus groups questions were additionally generated through an extensive review of the literature on Hispanic cultural beliefs and values and were rooted in Hofstede's (1980) cultural dimensions. The initial, un-structured focus group conversations revolved around the cultural beliefs, issues, and values preferred by Hispanics when using web sites. The key elements that emerged from the initial un-structured focus groups were family, community, respect, status, risk avoidance, use of colors, use of Spanish, and clear web navigation.

These elements, the literature, and informal discussion with academics at conferences were used to guide the creation of questions for the structured focus groups. This core set of open ended questions was standardized across the groups, followed by a variable set of questions or issues that emerged in different groups. This 'funnel' pattern has been recommended to attain comparability across groups while still accounting for the diversity and emergent

needs of different groups (Morgan, 1993, 1996). The focus group core questions focused on Spanish language use, core cultural values, gender role differentiation, family and community, status-orientation, safety and security, aesthetics, color and design, and Hispanic-centric navigation. The following list is a sample of a set of questions : 1) Do you think family and community are important part of most Hispanic/Latino people's life? 1a) Show pictures of web sites with family- then ask: "what do you think of such depiction of family or community on the web site?" 1b) Show pictures of web sites with clubs and chats- then ask: "Do depiction of clubs and chats on web site make the site more appealing to Hispanic culture, or will it be helpful?" 1c) Would depiction of Hispanic cultural symbols make a favorable impression of the web site? 2) Do you feel safe shopping on the web sites? 3) What would make your shopping experience online more safe?

The focus groups were recorded, and the recordings were then transcribed and coded. The authors took extensive notes on impressions, body language, and other nuances that could complement the recording. After each focus group, the authors exchanged notes, analyzed the data, coded it carefully, and kept a reflective journal. After completion of the focus groups (a period of 3 to 4 months), the transcripts, audio cassettes, notes, and journal entries were re-examined and coded a second time by two coders. This analysis of the entire data set helped to compare groups, to note similarities, and to identify emergent themes. This process of analyzing and coding the results on two occasions increased the reliability of the themes identified. In case where authors disagreed on themes, a third author and assistant moderator were consulted. This yielded a set of core themes that was agreeable to at least two coders. Themes on which agreement was not reached were not included. The end themes represent a single overarching idea or topic that organized or connected a group of repeating ideas during the focus groups (Krueger and Casey, 2000), and these themes represent the core findings of the focus groups.

3.4. Focus Group Themes and Brainwriting

The focus group analysis generated nine major themes: 1) "It is not about me it is about my family;" 2) "Give back to our community;" 3) "They hardly talk about my home country;" 4) "Another Triumphant Latino;" 5) "If there is something good about you, we would like to know that;" 6) "¿Qué tal;" 7) "Some Spanish-language websites look too Caucasian;" 8) "You love your mother and respect your father;" and 9) "You feel a funnel is directing you to the end of a mountain." These themes were put into question form, and these questions were then used to guide the brainwriting sessions. The questions were: 1) How should web sites depict family-orientation? 2) How can a web site show a sense of belongingness? 3) What information topics are of interest to Hispanics? 4) How can status-orientation and prestige appeal be reflected on web sites? 5) How should a web site show respect to its users? 6) How can a web site make you feel safe? 7) How can web sites look Hispanic-centric?

The brainwriting sessions began with groups of 6 to 8 participants being briefed on the objective of the study. The above questions were then read to the participants and each question was written in a separate large card with enough space for all of the participants to write their ideas. Each member spent an average of 5 to 7 minutes writing their ideas on each card, and after the time limit, passed the card to the next participant. This step was completed until every participant wrote on every card. During each pass the participant read the ideas generated by the previous participant and tried to either add new ideas or build on the existing idea. The session took approximately an hour and fifteen minutes. All of the cards were collected and analyzed by the authors. A detailed analysis of unique ideas, and the frequency of overlapping ideas across the groups was completed. The results will be discussed in detail below.

4. Results and Managerial Implications

The results of the focus group and brainwriting sessions have important, actionable implications for managers. Additionally, the diverse sample used allows for an exploration of differences in web content preferences between segments of the U.S. Hispanic market. The following sections will elaborate on these issues and provide details how managers can use the results to guide the creation of web content targeting U.S. Hispanics.

4.1. Core Themes and Ideas Generated

4.1.1. "It is not about me it is about my family"

Consistent with the high collectivism score and the literature on Hispanic culture (Hofstede, 1980), the family theme consistently emerged as one of the core values to emphasize when designing web sites for online U.S. Hispanics. The general feeling echoed was to not only emphasize the family theme on the web site via pictures and graphics but to also position the web site to each family member. According to a participant, *"Don't just have the web site for kids, teenagers, or parents, make it for the whole family. Have something for every family member."* Several group members emphasized that children are a gateway to American culture for many Hispanic parents, thus the web site should speak to children and teenagers. For example, a participant in Houston shared a story of internet usage patterns for a Mexican family with five kids. For this family, children would initiate the Internet search and,

after finding something interesting, would then invite their parents to look. The children, therefore, served as the primary gatekeeper for the Internet.

The focus groups also revealed that family means more than parents and children to U.S. Hispanics – it also includes grandparents, aunts, uncles, and the extended family in general. One participant in Miami noted that *"After our parents, our grandparents act as our counselors. They are like our second parents."* According to most participants the use of pictures of grandparents, where appropriate, invokes feelings of caring, respect, and instills confidence in the site content. A participant summarized this feeling as *"I link grandparents to honesty, discipline, honor, and obedience,"* and another stated that *"My grandmother seems to have solutions to all problems."* This emphasis on grandparents reflects the more collectivism culture of U.S. Hispanics.

To guide managerial actions in response to this focus group theme, the brainwriting technique was used to provide target market generated and web content focused specific suggestions. The brainwriting participants suggested that an emphasis on the family theme should be shown on the web site through: 1) Pictures of the family having dinner with all family members; 2) Showing extended family in a group picture; 3) Showing family celebrating events such as birthdays or a festival; 4) Showing pictures of family unity, with family members hugging and holding hands; 5) Section for kids and teenagers on the web site where they can have fun; and 6) Pictures of grandparents. These six suggestions count as preliminary recommendations for web managers attempting to culturally adapt their web content to better target U.S. Hispanics.

4.1.2. "Give back to our community"

"Using a metaphor, Hispanics seem to behave like the tentacles of an octopus, inextricably linked to each other. U.S. non-Hispanics, metaphorically, behave more like cats by asserting their individuality," (Korzenny and Korzenny, 2005; pg 180-181). Community orientation is strong among Hispanics, as reflected by their high score on Hofstede's (1980) collectivism dimension, and a recent study, reported by Tovar and Aff (2005), finds that 76 percent of Hispanics are more likely to buy from companies that support the Hispanic community and Hispanic causes. The focus group results echo this finding with community emerging as another important theme for U.S. Hispanics when discussing web content. For example, an individual from Miami noted, *"Banco popular really communicates to Hispanics, as it proudly shows its Puerto Rican Heritage and emphasizes community involvement."* The web site for Banco popular has a whole section devoted to its involvement in the U.S. Hispanic community and proudly displays the scholarships, health, regional and other community issues it supports. Another participant from Houston noted, *"I don't like McDonalds food, but knowing that the company contributes to a series of Hispanic causes, I tend to go to their stores and purchase products."* Participants in general noted that charity, community involvement or giving back to society are all qualities they admire, and that they would like the web site to show it if the are contributing to a social cause. As notes by a West Coast participant *"If I open a bank account and part of my contribution goes to charitable causes in my home country or where my grand-parents live, then I will do it."*

However, the emphasis on links to Hispanic causes, both within and outside the United States, needs to be clearly genuine. Companies should not pretend to be philanthropic. A participant from Miami noted, *"If you claim to be philanthropic make sure you do it; Wal-Mart says it cares for its employees and then they don't even give health insurance; that is bad."* Overall, participants noted that company web sites should prominently showcase their community involvement with U.S. Hispanic causes, especially in areas of education and health.

The brainwriting sessions generated specific suggestions to help web marketers depict community involvement on the web site: 1) Show pictures and information of community involvement by the company; 2) Show information/pictures of the community acting together; 3) Have information on sports clubs and other fun communities online; 4) Build online chat rooms and message boards to promote a feeling of community; 5) Show pictures emphasizing teams or groups of people; and 6) Recognize and celebrate Hispanic-oriented festivals as they occur.

4.1.3. "They hardly talk about my home country"

According to Singh and Pereira (2005), the identity of people in collectivist cultures is rooted in their country's social system, thus providing country-specific news helps people to identify themselves with their society. The sense among focus group participants was that news from their home country would be something pertinent and attractive to them on a web site, as most news channels in America do not provide information about their home country. This dislike for a lack of news from their home country and a lack of emphasis on Hispanic issues emerged again and again during the focus groups and strongly reflects the collectivist values of U.S. Hispanics.

Several participants mentioned that they would read and subscribe to an online newsletter which gives information on topics such as news from their home country, immigration issues and citizenship, scholarships for Hispanic students, medical tips for new immigrants, investment information for immigrants, labor laws, etc. One participant mentioned that he uses the Banco Popular site because *"I like their site because they have a lot of*

information on immigration issues, and they make it easy for new immigrants to adjust to the country." This preference for online newsletters partially reflects Hispanic countries' high scores on Power Distance. This cultural value can be expressed through web content that establishes the company as experts and develops relationships based on this expertise. A simple method to present this expertise is the giving of advice. The newsletters discussed by the participants would be an ideal conduit for such advice.

The web site content adaptation suggestions generated by the brainwriting sessions related to this theme are: 1) Use a section on the web site to provide information on immigration related issues; 2) Have a special online section with news from the home country; 3) Include information on health and wellness issues specific to Hispanics; 4) Have real estate and home buying information online; and 5) Show information on sports from Latin America, especially soccer.

4.1.4. "Another Triumphant Latino"

"For me it does not matter what country a successful person is from, the important point is that he is another triumphant Latino in this country."….another participant added, *"Even if a person is not from my home country, but is from Latin America, I still feel proud, because when we are in USA we are all Latino."* According to Korzenny and Korzenny (2005), U.S. Hispanics are more inclined to look up to Hispanic role models and more likely to use them as aspirational figures than non-Hispanic role models. For example, Oprah might resonate with millions of Americans, but Thalia is a symbol of Hispanic ascendance and achievement to millions of Hispanic women. Throughout the focus groups participants stated a preference for online pictures and information about important people in the company, especially if they are successful Hispanics. This desire reflects both higher collectivism and power distance values among this group. One Miami native noted, *"I like to see pictures and bios of important people, and especially if you see there is a Hispanic guy then you are curious to know how the person rose to that position."*

Focus group participants not only expressed their desire to see pictures of important Hispanic individuals but also a desire for information regarding their qualifications, where they came from, how they rose up through the ranks, and their involvement in the U.S. Hispanic community. According to one participant, *"this information helps us to see how this person grew up the ranks, his hard work, and then we respect him."* Another participant stated, "A*lso show if a person is a member of Lion's international, or Red Cross, or affiliation to community or charitable organizations; this shows that the person cares about other people and helps them."*

Thus, the company web site should show in the official bios of its executives their extent of involvement in the U.S. Hispanic community. For example, BB&T bank's U.S. Hispanic web site has Biography of prominent Hispanic personnel and it elaborates on person's position, experience and even affiliations to social organizations. According to one participant, *"Hispanic idolize people who they think highly of,"* thus when positioning top executives on a web site, make sure they are worthy of admiration. These online executive profiles speak to the high power distance of the U.S. Hispanic market. Focus group members also tended to idolize Hispanic celebrities and stars from novellas, films, history and the arts. One participant noted, *"Many Hispanics instead of following the brand, follow the celebrity promoting the brand."* Companies are already beginning to respond to this U.S. Hispanic consumer preference. For example, Ford has created a web site 'Mi Negocio', this site links visitors to advice from high-profile Hispanic business experts through interactive chats and on-demand panel discussions.

The brainwriting sessions generated managerial suggestions for projecting this theme were: 1) Show pictures of people in formal dress; 2) Have information on successful Hispanic people in the company; 3) Include executive bios and proper titles; and 4) Stress Hispanic celebrity endorsements.

4.1.5. "If there is something good about you, we would like to know that"

Nevaer (2004) states that in Hispanic culture the concept of 'gente de razon' or people of reason, and 'gente sin razon' or people without reason, is a typical classification, and that U.S. Hispanics use association with prestigious brands to show off their 'gente de razon' or social sophistication. How should web sites create legitimacy and prestige among Hispanics? It is important for web sites to not brag about company or product achievements but instead portray them sensibly, subtly, and in good taste. Participants expressed a desire to know if the company is well recognized, legitimate, and has some prestige. Awards, certifications, quality accolades, celebrity endorsements, customer testimonials, and press coverage were a few of the elements that imply company prestige. For example, according to one participant, *"back home the family doctor is generally a friend of family or relative, but in the U.S. doctors are not normally that close, so I need to see certificates to have trust and respect for the doctor."* Thus, certifications and awards not only act as mediators of prestige but also engender trust and legitimacy among U.S. Hispanic consumers while online. According to our sample, *"creating legitimacy is a process, when you purchase once and have a good experience, you like to go there again. Likewise when you have heard about the company from a friend or family member or through advertising then that adds to the legitimacy."* This echoes previous research that finds that U.S. Hispanics have favorable attitudes toward advertising and see commercial messages as

important sources of information (Deshpande et al., 1986). Thus, it may be a good idea to use offline and online media in conjunction to promote the web site and establish brand recognition.

More specific suggestions for adapting the web sites, generated via brainwriting sessions, include: 1) Show pictures of accolades and awards won by the company; 2) Provide details of quality certifications awarded to the company; 3) Include online customer testimonials; and 4) Show pictures and endorsements from Hispanic celebrities.

4.1.6. "¿Qué tal"

"*You don't just say how are you-¿Qué tal?; it has to be proper. 'Bienvenidos' is a very warm greeting, it means we are glad you came here.*" This quote emphasizes the importance of proper forms of greetings and the showing of respect for U.S. Hispanic consumers. This "respeto," or general politeness or courtesy, was a theme that emerged. Some participants noted they do not see much courtesy and politeness when marketed to in America. One noted, "*In Hispanic restaurants when an American goes, we serve better to him. We try harder to make him feel better than our own people. When a Hispanic goes to a restaurant where there are Americans and general public they see you from your feet to your head.*" This quote summarizes U.S. Hispanic frustration when proper respect and honor are not shown online.

How do web sites show respect to their U.S. Hispanic consumers while they are online? The web site for the bank BB&T provides a good example. The company's web site uses highly polite and formal language, including words such as 'Bienvenido' and 'Usted'. The strongest suggestion from the focus groups was to have content in Spanish targeting U.S. Hispanics. "*I appreciate if a company has a Spanish site, it makes me feel they target my people; Hispanics pride their language and heritage….I may not even touch the Spanish site, or may just look at it briefly, but I definitely will have a better attitude toward that company…. ..when I see words español or en español it catches my attention.*" For example, Ford & AOL MI Negocio currently targets U.S. Hispanics with unique online services. The sole purpose of these activities is to provide information and resources to U.S. Hispanics who want to create and manage their own business, large or small. This shows respect to Ford and AOL's U.S. Hispanic consumers.

Several participants also noted that web sites generally have little content in Spanish, and Spanish web pages are generally less informational than English pages. This failure to have equivalent content can be especially harmful. As a participant from West Cost noted this behavior "*shows like you have no respect for Hispanics.*" Not all firms make this mistake. For example, Parlo is a language and e-learning services provider online, and it offers the same level of products/services in its Spanish web site as it does on its English one. Participants also noted that the link to the Spanish site is generally not clearly visible or hidden at the bottom of the web page. Instead, a participant suggested, "*say Bienvenidos and below it say for your convenience we have a Spanish Site-and put a link.*" The best practice is to have the link to the Spanish page in a visible location. For example, Crutchfield's link to its "en español" web site is highly visible and located in the top right corner. It also has a highly visible "Tienda en español" or "Shop in Spanish" button on the home page.

Participants also stressed that web content should not reflect Hispanic stereotypes. To quote a participant from Miami "*treat the Latino community as if they were the American community, like you would not assume all Whites will like country music; so why use stereotypical music, characters or images when targeting Hispanics?*"

More specific suggestions for showing respect on web sites were generated by the brainwriting sessions. The suggestions were to use: 1) Pictures of respected members of society; 2) Pictures of grandparents, especially at moments where the emphasis is on respect or credibility such as the 'Frequently asked questions" section on the web site; 3) Formal Spanish; 4) Polite greetings; 5) Proper dress in all pictures; and 6) To not use Hispanic stereotypes.

4.1.7. "Some Spanish-language websites look too Caucasian"

A participant from Houston summarized a common complaint from focus group members by stating that "*Some Spanish web sites look too Caucasian, or offend the Hispanic in the United States by presenting stereotypical images and pictures. It is very important in webpage designing to recognize the diversity of the Hispanic community and express that in your . . . pictures and images.*" Several participants brought up that images and pictures on web sites targeted to U.S. Hispanics tended to use images of men with moustaches or chaparritos, or, on the other hand, used Caucasian models with light skin. The consensus was that as U.S. Hispanics have various skin tones and features, marketing images should reflect this diversity.

Another viewpoint that emerged was a desire for the use of symbols, icons, and pictures culturally unique to U.S. Hispanics. A Miami native noted, "*when you are here you lose some of your home country identity, thus symbols or cultural elements from home country help you connect with your identity.*" Another participant added "*when you are in Peru you hate Peru; when you are here, you love Peru, its food, culture, people etc.*" Participants came up with a list of cultural elements and symbols to which they felt connected. This list included home country flags, local celebrities, sport teams, food, costumes, festivals, historical symbols, home country monuments and

places, Latin music, and anything that captures "*a piece of home.*" However, the consensus was that all of these symbols and pictures should be carefully chosen so as to not offend anybody or portray a stereotypical image.

Color was another important web content element for U.S. Hispanics. Several participants noted that the web site should be an exciting place and, to this end, should be bright and cheerful. Some participants compared a high quality web site to a colorful, graphic-rich video game or a colorful and beautifully illustrated brochure. One participant used her company's Spanish site as an exemplar of this approach. She stated that "*I can tell that our site, full of bright colors, has been compared to a mural of the Mexican painter Diego Rivera.*" The History Channel's U.S. Spanish site is a best practice example of this web content adaptation. This site is customized to the U.S. Hispanic audience and uses pictures, graphics, colors, and symbols unique to U.S. Hispanic culture.

Discussion also focused on the use of emoticons, as studies have shown that online communication and messaging are some of the most popular activities by Hispanics (Israel and Nelson, 2005). Emoticons are the smiley faces and other icons used in chat sessions and instant messaging. Participants felt that "*current emoticons are too Americanized.*" One participant noted that, "*I would like to send smiling faces with a more Hispanic style.*"

For this theme, the specific managerial recommendations for web site design that emerged from the brainwriting sessions included: 1) Use bold and vibrant colors on the web site; 2) Use home country flags; 3) How pictures of foods and dishes unique to Hispanic culture, where appropriate; 4) Include graphics of traditional dresses, pottery, and landmarks from home countries; 5) Emphasize sensitivity to Hispanic Holidays on the web site when appropriate; and 6) Include information on sports clubs from Latin America.

4.1.8. "You love your mother and respect your father"

A Miami participant noted "*even though you love both your parents, you love your mother and respect your father.*" Another participant noted, "*If I have an important personal question I will ask my mom; if I have some other kind of question, I will ask my dad.*" A West Coast participant added, "*Dad makes the most important decisions,*" while a Houston resident noted, "*father sits at the head of the table.*" Although several times the focus group members said "*the macho thing*" is old, these observations show some sensitivity to gender role differentiation in Hispanic society. When referring to people participants (both male and female) always used the masculine pronoun "he." This again shows some gender differentiation. Gender role differentiation was also alluded to by participant phrases such as "*Mom cooks even though she has a full time job;*" "*She always refers to my dad;*" "*to attract women to a site, show pictures of a man conquering a lady;*" "*I like pictures of strong male models;*" "*Guys should not wear pink;*" "*home decorations are important to a Latina;*" and "*web sites for woman should look feminine.*" The following quote from a participant from Houston shows gender role dynamics in every day situations: "*Table seating arrangement in Latino families is different than Caucasian families; mother will be on the chair accessible to or near the kitchen. Traditionally it is the eldest daughter sitting closest to the mother, because she is mamá's little helper; papá will sit at the head of the table, in a position where he can see the whole room.*"

Throughout the focus group gender differentiation was alluded to with indirect statements like the ones above, but no direct statements were made that U.S. Hispanic culture is male-dominated or about how to depict this value on the web site. Thus, the issue of whether Hispanic culture is more masculine or feminine seemed difficult to explicitly capture, even after conducting several focus groups. Future research may explore this issue using projective techniques or techniques that delve deeper into participant mind set.

4.1.9. Issues related to Web Site Usability – "You feel a funnel is directing you to the end of a mountain"

"*Those places in which you enter and you feel a funnel is directing you to the end of a mountain, when the only option is to turn off the computer, when the user is pushed to desperation, those tricks or site designs are bad.*" This is a comment from a participant in Houston and similar feelings were shared by participants across the country. Focus group participants in general wanted web sites that were easy to navigate, had clear directions, and felt safe.

Participants emphasized that websites for U.S. Hispanics should be easy to navigate and should not be confusing. One Houston resident summarized "*that a good site should have clear directions to navigate, it should be easy to go back and forward, not get lost in deep pages, and clear and retractable steps in the transaction process.*" Another West Coast resident added "*Show step by step how the transaction process will go through, keep it transparent and don't hide anything.*" "*You have to really hold the customer's hand.*" A Houston resident added, "*The goal should be not to display your product to Hispanic consumers but teach them or demonstrate them how to use it or how the product can be useful for the; www.micasaenhouston.com is a site that teaches consumers how to purchase a home, unlike other title company websites that just tell consumers what they are, what they do etc.*"

Similar findings have been reported in the general e-commerce literature. For example, a survey of the IT literature by Legris et al. (2003) found that of the 14 studies reviewed 12 found perceived ease-of-use to have a significantly positive effect on attitude towards technology adoption. Cross-national studies on web site usability have also found ease-of-use to be an important determinant of attitude toward the site and eventual purchase intentions (Lynch et al., 2001; Singh et al., 2006b). Lastly, web site usability has been linked to overall customer

satisfaction with online shopping (Schaupp and Belanger, 2005). Thus, ease-of-use and navigation are important determinants of web site usability and are especially a prime concern for U.S. Hispanic consumers online.

Some companies already stress ease of use for U.S. Hispanic consumers. For example, Southwest Airlines'.Spanish web site gives Hispanic travelers information in Spanish about Southwest's policies, travel tips, airport information, a route map, fare rules and restrictions, and the reservation process and focuses on providing each of these components in nicely outlined and easy to use steps.

Safety seemed to be one of the other major participant concerns. For example an individual from Houston noted "*Pirates are everywhere waiting for purchasers mistakes to take advantage and steal their money.*" and a Miami participant said "*I don't like web sites keeping my personal information, I read everything that says 'read before making the transaction.'*" Several participants said that they read all of the fine print under headings such as return policy, shipping policy, security policy, and user agreement. Also, it was apparent that most participants actively searched for security seals, third party endorsements such as BBB Online and Verisign, 800 numbers, and icons such as the secure sockets layer (SSL) padlock that convey it is safe to provide personal information. One participant noted that "*many Hispanics don't know about the http (s) which signifies a secure socket layer, so put some clear, big and bold symbols and icons of security.*"

For the overall web site usability theme, the brainwriting sessions generated the following web content recommendations: 1) Provide step-by-step payment/transaction instructions; 2) Provide and emphasize a money back guarantee; 3) Have clear and clean navigation; 4) Include satisfied customer testimonials; 5) Make it clear that the web site does not save credit card information, and instead it is destroyed; 6) Send confirmation e-mails; 7) Have and prominently display contact information, 1-800 numbers, and live help; and 8) Include security logos and symbols.

4.2. Segmentation Differences

Participants were sampled to allow for the investigation of regional variations, sub-group differences (Puerto Rican, or Mexican or Cuban origin), differences in generational level, and educational level. An analysis of the focus group results finds that there are not many significant differences in terms of expectations, beliefs or values across these cross-sections of Hispanic society. Previous literature has suggested the existence of a common Hispanic culture bound together by shared religious values, shared aspirations, traditions and beliefs, and language (Korzenny and Korzenny, 2005; Valdes and Sedane, 1995), and this past research may explain the findings of more commonalities than differences in terms of U.S. Hispanic online preferences. That said, some subtle differences did emerge across the sample.

The first generation participants sampled in Miami and Houston were in general more vocal proponents of having Spanish web site content. As some of them did not speak English fluently, they were able to provide us insights that were difficult for bilingual or English speakers to articulate. For example, a first generation male from Miami said that "*sometimes links to Spanish pages take you back to English pages, or sometimes you enter a search term in Spanish and it produces results in English . . . or when you opt for Spanish in customer service calls the operator mixes words in English.*" First generation U.S. Hispanics also had larger demands in terms of web site cultural sensitivity. For example, a first generation Houston resident remarked: "*You really need to show that you understand our culture because if you have a website in Spanish but at the same time Hispanics see that it does not say or it does not have knowledge of our culture then we will reject such a site.*" Marketers should pay keen attention to the language and cultural expectations of these first generation Hispanics, as they will continue to fuel Hispanic population growth in coming years. According to the Pew Hispanic Center (2005), almost 18 million of the total 40 million Hispanics in America are foreign born, and this number will reach 20.6 million by 2020.

Age and education level also accounted for some minor differences among participants. Younger participants tended to be more relaxed regarding the depth of Spanish web site content. They embraced 'Spanglish,' and thought it was hip to use Spanglish expressions such as gufear (to goof around), mula (money), and bernauta (web navigator). On the other hand, older participants emphasized the importance of using correct and proper Spanish free from colloquialisms and slang. A point raised in several focus groups was the use of pure Spanish or universal Spanish. Some suggested Colombian Spanish is most pure and some suggested Castilian Spanish is most neutral. However, according to Korzenny and Korzenny (2005), there is no such thing as pure Spanish or a notion of Ohio Valley Spanish. Thus, web marketers need to be concerned with correct Spanish that is free from any specific dialects or idiosyncratic expressions when targeting the general U.S. Hispanic population.

Younger participants also differed from older participants in how they viewed free merchandise being used as an online shopping incentive. Younger participants were skeptical of any thing free and noted, "*anything for free is not really free*" *while* older participants felt that free merchandise reflected company confidence in its products. There were also age differences regarding the motivation for online chatting. Younger participants viewed this as a

way to connect with friends and have fun, while older participants, if they chatted at all, felt that chatting was more for utilitarian purposes such as talking to customer service representatives.

Lastly, there were some differences based on country of origin. Focus groups with Mexican and Central Americans tend to subtly imply gender role differentiation in Hispanic society while for groups with South Americans from Peru, Chile, Venezuela, and Columbia a consensus emerged that gender roles were not clear cut and well defined. For example, participants stated that "*In Latin America women have the same rights*;" "*Mom and dad equally contribute*;" "*Hispanic women are much stronger*;" and "*I have Caucasian friends, they put up with their boyfriends much more than Hispanic women can put up with.*" Thus, based on the limited sample of U.S. Hispanics from South America, it seems that gender role differentiation among these countries is not as prominent as it is among U.S. Hispanics from Central America and Mexico.

Finally, participants had different expectations for b2c web sites than they did for b2b sites. They felt that when designing b2c web sites it is important to consider the feelings of people. As one participant said "*when designing b2c site you are touching that person, now you are dealing with their values like family and children.*" For b2c web sites it was recommended that web marketers use bright colors, music, flash and graphics. However, for b2b sites the suggestion was to use more mellow colors and graphics, to keep it professional but creative, and to have a slight U.S. Hispanic flavor. The rationale given by one Houston participant was "*In the case of b2b pages we are contacting people already working in the industry. Hispanics in that sector are probably very well educated.*" Another participant added "*my thought is that the site hast to be more in Italian line (Rossi, for example), may be "Art Deco," or more of a "European Minimalist" expression, as opposed to Rococo style or Ranchero style.*" Thus, it seems that focus group participants had some clear expectations of how b2c and b2b sites should differ.

5. Conclusions

This study finds that in general U.S. Hispanic consumers share a set of beliefs and expectations for web site design and content that transcends many possible segmentation variables (country-of-origin, educational level, generational level, and age). Thus, web marketers can use the values, themes, and ideas identified in this study to design and create web content that reaches a large percentage of the U.S. Hispanic market. This allows for the efficient utilization of marketing resources through the creation of a standardized U.S. Hispanic web site. The specific suggestions generated through the brainwriting session are potential web design elements managers can use to create these targeted web sites.

The results also fill an important gap in the existing literature and have important implications for academics. The results extend previous research applying cultural values to web site design (e.g. Singh and Pereira, 2005) to a study of U.S Hispanic web content preferences. More specifically, the focus group themes and brainwriting results reflect an underlying U.S. Hispanic culture, and provide evidence that Hofstede's (1980) cultural dimensions can be applied to immigrant communities within broader national cultures. Future research should extend this paradigm to other immigrant communities worldwide and should link adaptation for subgroup culture to metrics of web site effectiveness.

It should be noted that this study is a qualitative analysis and as such is limited in terms of the generalizability of the findings. Future research can and should test the generalizability of the themes and ideas identified by conducting more quantitative surveys of Hispanic consumers' web design expectations, and by using the themes and ideas to guide the design of web sites which are tested for effectiveness. The study also is limited due to the sample used. The convenience sample and snowballing method used allowed for a balanced control of sample demographics, but it also limits generalizability. Lastly, the study did not ask participants to differentiate between different types of web sites. It is highly possible that Hispanic consumers have different web site expectations for different products, for portals versus retail web sites, etc. These differences are a last potential avenue for future research.

The results of this study may also have important implications for web site usage satisfaction. Previous research on web site adaptation in response to cross-national differences has found that cultural adaptation increases overall satisfaction in terms of higher purchase intent, better attitudes toward the website, and increased ease-of-use (Baack and Singh, 2007; Singh, et al., 2006b). This study shows that U.S. Hispanic consumers have clear expectations and preferences in terms of online content, and it is highly possible that properly meeting these expectations will increase their satisfaction with the web site. Existing measures of consumer web site satisfaction or measures of web site quality, such as WebQual (Loiacono, et al., 2007), eTailQ (Wolfinbarger and Gilly, 2003) and ServQual (Iwaarden, et al., 2003) may consider incorporating cultural fit, especially if minority groups are being targeted.

Companies such as Yahoo, AOL, Ford, Bank of America, Wells Fargo recognize the emerging opportunity that online Hispanic-American consumers represent, and they are joining a growing list of firms that are localizing their web sites for Hispanic consumers. The findings from this study may prove beneficial to these companies and

provides preliminary evidence for not stopping at mere translation but also focusing on culturally significant web content.

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