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**Consumer skills in, and satisfaction with, shopping for apparel
products: From the consumer socialization perspective**

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The University of Arizona, 1993

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**CONSUMER SKILLS IN, AND SATISFACTION WITH, SHOPPING FOR
APPAREL PRODUCTS: FROM THE CONSUMER SOCIALIZATION
PERSPECTIVE**

by

Smita Dubey

**A Thesis Submitted to the Faculty of the
SCHOOL OF FAMILY AND CONSUMER RESOURCES**

**In Partial Fulfillment of the Requirements
For the Degree of**

MASTER OF SCIENCE

in the Graduate College

THE UNIVERSITY OF ARIZONA

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STATEMENT BY AUTHOR

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ABSTRACT

The purposes of this study were to examine the influences of (1) individual characteristics on consumer skills in shopping for apparel products, (2) socialization processes on consumer skills, (3) social structural and developmental variables on socialization processes, and (4) consumer skills on consumers' satisfaction with their skills. A questionnaire was mailed to 1255 White, non-Hispanic and Hispanic undergraduate students randomly drawn from a large southwestern university. Principal factor analysis was performed on the consumer skills and socialization variables to reveal five factors each. Stepwise multiple regression analysis was conducted to test each of the hypotheses. Results indicated that selected individual characteristics of the respondents had a direct influence on socialization processes, which in turn, influenced consumer skills. Several social structural and developmental variables appeared to indirectly influence consumer skills variables via the socialization processes.

CHAPTER I

INTRODUCTION

Consumer skills are essential for efficient consumption. The term consumer skills refers to "rational and socially desirable consumption behaviors demonstrated by a sensible and wise consumer" (Kuo, 1987, p. 3). Perfectly efficient consumers have been defined as those who successfully identify the relative abilities of a set of alternative choices to provide utility or satisfaction (Sproles, Greistfeld, & Badenhop, 1980). However, it was found that more than 23 million American adults—one in every five—lack the basic skills to function effectively in society (Association of Consumer Educators, 1979). In fact, consumer activist Ralph Nadar recently stressed the importance of consumer skills, indicating that "everyone talks about job skills, parenting skills but not enough about shopping skills," and that wise buying is "equivalent to giving oneself a pay raise" (The Arizona Daily Star, 1992, p. 7).

Due to lack of basic skills many consumers are inefficient; however, this inefficiency is remediable through enhanced consumer skills which would allow consumers to effectively interact in the marketplace and enjoy an increased standard of living even without an increase in income (Swagler, 1979). Therefore, a primary goal of consumer educators is to teach consumers how to effectively interact in the marketplace for the best consumption choice (Bloom & Silver, 1976).

According to Knapp (1991), consumer education is a life-long process that is

essential to the economic well-being of both individuals and society. More specifically, Bannister and Monsma define consumer education as a "process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions" (cited in Knapp, 1991, p. 3). Numerous research studies have reported the benefits of consumer education. Langrehr (1979) found that students who took consumer education courses significantly increased their economic competency. It has also been reported that consumer education results in the development of life skills--including consumer skills--that contribute to both success in everyday living and improvement in the quality of life (Knapp, 1991).

Despite the importance of consumer skills learning and education, theoretical research on the development of consumption skills, especially in apparel purchase, is scarce. This paucity of information on consumer skills in apparel consumption may stem from the multidimensional and conceptually obscure nature of consumer skills (Shim & Dubey, 1992). Also due to lack of theoretical framework, research findings have been fragmented and unrelated.

The focus of this study is apparel consumption skills. Apparel was chosen as the specific product classification for research because consumers perceive apparel products to be relevant to their inherent needs, values, and interests (Shim & Kotsiopoulos, 1991). Moreover, Chaiken's study (cited in Shim & Kotsiopoulos, 1991) considered apparel as a high-involvement product because it is perceived as reflecting

on one's self-image; it is relatively costly; the risk of a wrong decision is high; and the purchase of apparel is of high personal importance to the consumer. Further, the study of apparel consumption skills would contribute to the body of literature on apparel buying behavior.

Only few studies measuring specific aspects of apparel consumption skills are available in consumer literature. For example, Shim and Dubey (1992) recently conducted an exploratory study in which consumer skills in apparel consumption were conceptualized and measured. Consumer skills were found to be multidimensional, and the ten skills dimensions identified were conceptually classified into three main domains: Efficient Shopping Skills, Product Knowledge, and General Consumer Proficiency. Extending the Shim and Dubey (1992) research, two specific consumer skills domains (Efficient Shopping Skills and Product Knowledge) in apparel purchase were investigated among young adults in this study. These two consumer skills domains were proposed to be an outcome of the consumer socialization process.

The concept of consumer socialization deals with the examination of how consumers learn to develop patterns of consumption behaviors (Moschis, 1987). Hence, the socialization framework was used to provide a basic understanding of how consumers learn apparel purchase skills and what factors influence the same. In addition, this research went one step further in assessing the relationship between the level of consumer skills in apparel purchasing and satisfaction with consumer skills level.

Another interest of this research was to investigate the influence of consumers' ethnic background on consumer shopping skills for purchasing apparel using the consumer socialization perspective. Hispanics were chosen to represent the ethnic sample of the study not only because of their fast-growing population (Ballenger & Valencia, 1982; Hoyer & Deshpande, 1982) but also because of their lack of consumer skills (Andreasen, 1982). The socialization perspective was used to provide both an understanding of consumer behavioral differences among ethnic groups and a basis for understanding the consumer acculturation process (Moschis, 1987). While acculturation refers to the process by which ethnic groups adopt the host culture's attitudes, values, and behaviors, consumer acculturation is defined as the adoption of those attitudes, values, and behaviors that contribute to buyer behavior per se (O'Guinn, Lee, & Faber, 1986). White, non-Hispanics were studied as well for the purpose of comparison. Due to the growing ethnic populations in this country, it is becoming more important to study demographic trends, lifestyles, and consumer behavior for the purpose of being able to assess the specific characteristics and needs of various ethnic groups. It was hoped that the study of Hispanic consumer behavior would not only contribute to the body of literature on ethnic consumption skills and behaviors but also aid marketers in effectively satisfying the needs of this large segment of the U.S. population.

Research Questions

Several research questions raised to guide this study were as follows:

1. What factors influence apparel consumer skills? Do factors such as ethnic background, gender, work status, college major, income/allowance, clothing expenditure, shopping experience, and age affect consumer skills?
2. Is ethnic background of consumers a major predictor of differences in consumer skills?
3. What socialization variables influence consumer skills? More specifically, do consumer education and interaction with parent(s), peers, and mass media influence consumer skills?
4. What constitutes consumer satisfaction in the context of this study?
5. Is there a relationship between level of consumer skills and consumers' satisfaction with their skills?

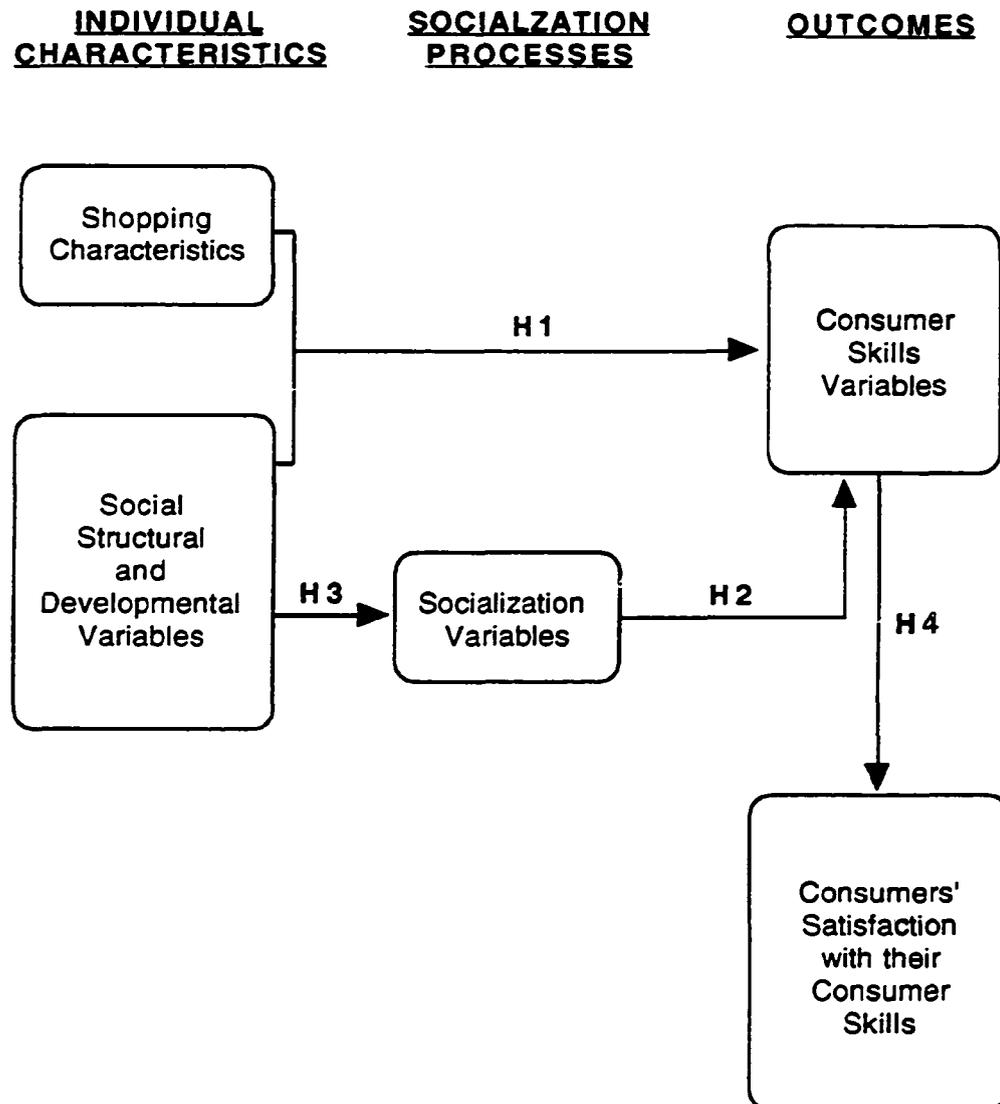
Research Model

The research model for this study was adopted from Moschis' (1987) Consumer Socialization Model, consisting of three main elements: antecedent variables, socialization processes, and outcome. Antecedent variables, which include social structural and developmental variables, are proposed to directly affect the (a) socialization processes or influences of the various socialization variables and (b)

outcome of the consumer socialization process or consumer learning properties. Antecedents may also indirectly affect consumer learning through their impact on socialization processes. And the socialization processes are proposed to directly affect the consumer learning properties.

Based on the Moschis (1987) Consumer Socialization Model, a research model including the three main elements was developed for this study (see Figure 1.1). Social structural and developmental variables such as ethnic background, gender, work status, college major, income/allowance, and age were included as the antecedents. Expanding the Moschis model, shopping characteristics including clothing expenditure and shopping experience were added. Hence, the first element of the model, individual characteristics, consisted of the social structural and developmental variables and shopping characteristics. Socialization processes included socialization variables such as consumer education and influence of parent(s), peers, and mass media. Finally, the outcome of this model consisted of consumer skills variables. A further element added to the research model in this study was classified as the consumer satisfaction variables (i.e., consumers' satisfaction with their consumer skills level).

Figure 1.1 Research model adapted from "Conceptual Model of Consumer Socialization" by Moschis, G. P. (1987)



Purposes of the Study

The framework for this study proposed that individual characteristics and socialization variables directly influence consumer skills. It also proposed that social structural and developmental variables influence the socialization variables. Finally, consumer skills variables were proposed to influence consumers' satisfaction with their skills. Hence, the specific objectives of the study were:

1. To study the influence of individual characteristics (i.e., respondent's clothing expenditure, shopping experience, ethnic background, gender, work status, college major, income/allowance, and age) on consumer skills in shopping for apparel products.
2. To examine the influence of socialization variables (i.e., parent(s), peers, mass media, and consumer education) on consumer skills.
3. To examine the influence of social structural and developmental variables (i.e., respondent's ethnic background, gender, work status, college major, income/allowance, and age) on the socialization variables (parent(s), peers, mass media, and consumer education).
4. To investigate the influence of consumer skills on consumers' satisfaction with their consumer skills.

Hypotheses

The hypotheses developed for the research were as follows:

H1. The following individual characteristics have an influence on the level of consumer skills.

(1a) Clothing expenditure.

(1b) Shopping experience.

(1c) Ethnic background.

(1d) Gender.

(1e) Work status.

(1f) College major.

(1g) Income/allowance.

(1h) Age.

H2. The following socialization variables have an influence on the consumer skills level.

(2a) Parent(s).

(2b) Peers.

(2c) Mass media.

(2d) Consumer education.

H3. The following social structural and developmental variables have an influence on the consumer's socialization variables.

(3a) Ethnic background.

- (3b) Gender.
- (3c) Work status.
- (3d) College major.
- (3e) Income/allowance.
- (3f) Age.

H4. Consumer skills variables have an influence on consumers' satisfaction with their apparel shopping skills.

Operationalization of Variables

Individual Characteristics

Clothing Expenditure: Dollar amount spent on clothing per year.

Shopping Experience: This variable includes the number of years since respondents started shopping for themselves, shopping frequency, and length in hours of each shopping trip.

Ethnic Background: Two major groups of respondents included Hispanic and White, non-Hispanic university undergraduate students.

Gender: Classification of respondents as male or female.

Work Status: Employment status of respondents including part-time, full-time, or not employed. Part-time and full-time employment were considered as the employed group and the other was the not employed group.

College Major: Two groupings of college majors of respondents of interest in this study included science/engineering and social sciences/arts/business.

Income/allowance: Money available to respondents per month from work (if he/she is employed) and/or allowance from parents for monthly living expenses.

Age: Biological age of the respondent.

Socialization Variables

Parent(s): Influence of respondent's parent(s) on his/her consumer skills level.

Peers: Influence of respondent's friends on his/her level of consumer skills.

Mass media: Influence of respondent's use of newspapers, television, radio, and fashion magazines on his/her consumer skills level.

Consumer Education: Consumer-related courses taken by the respondent.

Consumer Skills Variables

Two of the conceptual domains of consumer skills selected for this study were

(1) Efficient Shopping and (2) Product Knowledge.

Efficient Shopping: Five dimensions of consumer skills chosen to represent this domain consist of (1) Comparison Shopping Skills, (2) Efficient, Value-Oriented Shopping Skills, (3) Shopping Planning Skills, (4) Information-Gathering and Evaluation Skills, and (5) Budgeting Skills (Shim & Dubey, 1992).

Product Knowledge: This domain consisted of two dimensions of consumer skills: (1)

Textile Knowledge, and (2) Fashion Knowledge/Appearance Enhancement Skills (Shim & Dubey, 1992).

Satisfaction Variables

In this study, consumer satisfaction referred to consumers' satisfaction with their consumer skills. More specifically, it included satisfaction with one's (1) Comparison Shopping Skills, (2) Efficient, Value-Oriented Shopping Skills, (3) Shopping Planning Skills, (4) Information-Gathering and Evaluation Skills, (5) Budgeting Skills, (6) Textile Knowledge, and (7) Fashion Knowledge/Appearance Enhancement Skills.

CHAPTER II

REVIEW OF LITERATURE

The purpose of this chapter was to provide an overview of relevant literature on consumer socialization, consumer skills, consumer satisfaction, and Hispanic studies, especially Hispanic shopping behavior.

Consumer Socialization

Application of the consumer socialization perspective in studying consumer behavior is relatively new. Although communication researchers have used the socialization perspective in studying the effects of advertising on young consumers since the late 1970s, it was not until the 1980s that consumer researchers applied the theoretical model to understand consumer behavior in particular (Moschis, 1987).

Consumer socialization is defined as the "processes by which young people acquire skills, knowledge, and attitudes relevant to their functioning as consumers in the marketplace" (Ward, 1974). Based on this definition, Moschis and Churchill (1978) developed a conceptual model of consumer socialization that comprised three main elements: antecedents (social structural variables and age or life cycle position), socialization processes (individual's interaction with socialization agents such as family, mass media, school, and peers), and outcomes (i.e., learning properties).

Although the definition of consumer socialization highlighted "young people,"

there is evidence to suggest that consumer learning is a continuous process which does not stop at any stage of the individual's life cycle (Moschis, 1987; Ward, 1974).

According to Moschis (1987), changes in consumer behavior and the reestablishment of consumption patterns that occurs during adulthood are a result of shifts in the need structure that evolves throughout a person's life. Individuals' unique consumption patterns are associated with the stages in their life cycle. Age or life cycle position also affects their socialization behavior. For instance, media use for adults and for children/adolescents differs in that newspaper reading increases with age and television viewing declines with age until middle adulthood and then increases (Moschis, 1987). Ward (1974) suggested that consumer socialization be viewed as a life-long process of acquisition of consumption-related skills, knowledge, and attitudes.

The majority of research previously conducted utilizing the socialization perspective has, however, focused on delineating pre-adolescent or middle childhood (7 to 12 years) and adolescent (12 to 18 years) consumer behavior in relation to influences of socioeconomic variables, family, peer, and mass communication (Moschis, 1987; Moore & Moschis, 1983; Moschis & Moore, 1978). An examination of the influences of mass media, parents, and peers on adolescents revealed that those socialization variables are the most relevant consumer socialization agents (Moschis & Churchill, 1978; Kuhlmann, 1983).

A remarkable characteristic of children's consumer socialization is that it

begins at an early age--as early as age five (Moschis, 1987). A great deal of consumer socialization is said to occur during this stage as well. At this age, consumer learning involves the acquisition of general and specific consumption orientation skills. Older children use more sophisticated consumer skills than younger children due to the acquisition of increased information as well as experience in the market (Moschis, 1987).

Moschis (1987) reported sex differences in consumer behavior. Consumption differences pertaining to physical appearance, and especially clothing consumption, has been known to begin earlier on during childhood. For instance, girls have been found to be more interested in appearance and clothing from their childhood years than boys. Avery's research (cited in Moschis, 1987) indicated that girls associated clothing to achieving peer group identification. Although studies exist that highlight racial differences in consumer behavior, it should be noted that most studies have focused primarily on the differences in behavior among blacks and whites (Moschis, 1987).

Previous research studies have concluded that parents are primary socialization agents and probably the most important agents in teaching children rational aspects of consumption (Moore & Moschis, 1983; Moschis, 1985). Since parents establish themselves as children's main source of need satisfiers from an early age, it is logical that the children look to their parents for guidance in becoming familiar with the marketplace and engaging in consumption-related activities (Carlson, Grossbart, &

Walsh, 1990; McNeal, 1987). Researchers also support the notion that the family is an instrumental socialization agent in teaching adolescents "rational" consumption behaviors (Moore & Moschis, 1983; Moschis & Churchill, 1978). While children may learn consumption behaviors through "subtle interpersonal processes" (observation and imitation of parent's behavior, etc.), they may also learn such behaviors through conscious parental teaching efforts (Carlson & Grossbart, 1988; Moschis & Churchill, 1978; Ward, 1974).

In two related studies on anticipatory consumer socialization (unconscious learning of consumer roles which might be used in the near future), a variety of consumer cognitive skills and the processes by which they are acquired were examined (Moore & Moschis, 1983; Moschis & Moore, 1984). Data for both the studies were collected via self-administered questionnaires. Middle and senior high school adolescents ($N=784$) from six counties in urban, suburban, semirural, and rural Georgia participated in the studies. Moore and Moschis (1983) conducted research focusing on the role of specific socialization agents, i.e., mass media and family, in the development of anticipatory consumption-related orientation. Effects of two antecedent variables (age and socioeconomic status) were also investigated. It was found that observation of parental consumer behavior declined with age and that socioeconomic status was not significantly linked to parental modeling of consumer behavior. Results also indicated that newspaper readership increases while television viewing decreases with age. In the second study on effects of various socialization

agents, Moschis and Moore (1984) found that interaction with parents does lead to the adolescent's development of expectations regarding purchase of products and role perceptions regarding effective consumer behavior. Results did not find television as an important socialization agent in the development of expectations about purchase of consumer products. Since the same data as in the previous study was used, socioeconomic status and age were found to be weak predictors of anticipatory consumer socialization.

Interpersonal communication processes in the context of family have been identified as having the greatest influence on consumer socialization. Four types of dyadic family communication relations have been identified: (a) parental influence on child, (b) child's influence on parent, (c) spouse's influence on spouse, and (d) siblings' influence on sibling (Moschis, 1987). However, most consumer socialization studies on family influence have focused on parent-initiated communication only. For instance, Carlson et al. (1990) examined mother-child communication patterns and socialization tendencies of mothers. More specifically, the study examined the mother's consumer-socialization goals, control over children's media exposure, interaction with children about consumption, and response to requests. Mothers ($N=451$) of kindergartners through sixth graders in three public schools in a midwestern city filled out self-administered questionnaires. Two uncorrelated dimensions of communication structure in families (i.e., socio-oriented and concept-oriented) were identified. While socio-oriented communication promotes

deference to parents as well as control of children's consumer behavior, concept-oriented communication involves encouraging children to develop consumer competencies on their own. Based on these two dimensions, four distinct communication-pattern profiles were developed: laissez-faires, protectives, pluralistics, and consensual. Laissez-faires emphasize neither of the communication dimensions where as consensuals stress both types of dimensions. While protectives stress obedience to authority and little concern for concept-relations, pluralistics emphasize just the opposite. Among the four communication pattern groups, pluralistics have the most consumer goals for their children. In terms of control of media exposure, pluralistics as well as consensuals have more discussions with the children about advertising and engage in more coviewing, and this was found to be especially the case in families with more educated fathers. Parent-child interaction with respect to the child's influence and coshopping were higher for pluralistics and consensuals. Finally, results indicated that pluralistics yielded most to requests and granted consumption independence to their children.

In a similar study on parent-child communication by Moschis and Moore (1979), family influences on selected consumer skill acquisition among adolescents were investigated. The consumer skills measures included knowledge about consumer affairs (terms used in marketplace and consumer-related legislation), cognitive differentiation (identifying products with different attributes), puffery filtering (discriminating factual versus exaggerated advertising claims), social utility reasons

(motivation to watch TV commercials and programs), and materialism (importance of money and possessions for happiness and social mobility). Junior and senior high school adolescent students ($N=301$) of an urban and a semirural city in Wisconsin were surveyed via self-administered questionnaires. As expected, consumer competency measures were significantly higher for respondents with a pluralistic communication background because that environment is believed to facilitate children's learning of consumer affairs, ability to filter puffery in advertisements, and competency to cognitively differentiate products. Results of the study indicated that families emphasizing a socio-orientation communication pattern encourage their children to learn appropriate social orientations or consumption behaviors from media, thereby leading them to have materialistic orientations. This finding was confirmed in another study by Moore and Moschis (1981) that also assessed the impact of family communication on consumer learning. Junior and high school adolescents ($N=734$) residing in six counties in urban, suburban, semirural, and rural Georgia completed a self-administered questionnaire. Results showed that adolescent consumer activity related strongly to concept-oriented communication pattern, suggesting a direct family impact. It was also found that family communication processes may condition children's susceptibility to media influence.

Moschis, Moore, and Smith (1984) investigated the family influence on learning mechanisms such as modeling, reinforcement, and social interaction and the impact of family communication patterns on adolescent consumer socialization.

Middle and high school adolescents ($N=734$) of twelve schools in six counties of a southern state responded to the self-administered questionnaires. Measures of positive consumer behavioral outcomes included consumer affairs knowledge, consumer activity, and consumer role perceptions. Moschis et al. (1984) reported that parents expect their children to acquire consumer norms from them through observation of their consumption behaviors. They also found that positive reinforcement may encourage positive consumer activities. Finally, findings suggest that through overt parent-child communication about consumption, parents may actively encourage their child to perform positive consumer activities. The effects of family communication patterns were also explored in this research. While pluralistic families were found to be more likely to use positive reinforcement mechanisms, consensual families were likely to use both positive and negative reinforcement, protectives were more likely to use negative reinforcement, and finally laissez-faires were found to exert little family influence.

Some additional findings on the influences of family communications, particularly on the pre-purchase, purchase, and post-purchase phases of the purchase process, were presented by Moschis, Prahasto, and Mitchell (1986). Consistent with previous studies, it was found that pluralistics seem to be most competent consumers, especially during adolescence. More specifically, results of the study indicated that pluralistic adolescents were more likely to have more negative attitudes toward the marketplace, had brand preferences, and had more purchasing independence.

Carlson and Grossbart (1988) conducted one of the few studies that examined the effects of different parenting styles on consumer socialization. Mothers ($N=451$) of elementary school children (kindergarten through sixth grade) responded to the self-administered questionnaire used for the study. They found that authoritative and permissive parents communicated/interacted more with their children. Authoritative parents tended to have more consumer socialization goals for their children as well. Moreover, they not only mediated effects of media more, but also covieved media more than parents with other parenting styles. This finding is similar to the pluralistic communication orientation of parents in the Carlson et al. (1990) study. Further, authoritatives reported as having more concern about children's advertisements and less positive attitudes toward the advertisements in general. Children acquire consumer skills through observing and imitating parental consumer behavior and also through parents' purposeful teaching of consumption norms. Research indicates that observation of parental consumer behavior tends to declines as age of the adolescent increases.

Mothers (who were considered to exert the most important family influence) with a pluralistic communication background were found to have more consumer goals for their children, have more discussions with children about media, and provide more consumption independence to their children during the socialization process. Adolescents from pluralistic families scored significantly high on consumer competency measures. More specifically, they were found to know more about

consumer affairs, be better able to judge advertising claims, have more negative attitudes toward the marketplace, have brand preferences, and be better at differentiating products (Carlson & Grossbart, 1988).

In general, most consumer socialization studies have primarily focused on the effect of parents as socialization agents of children and adolescents. Few studies have investigated the influence of mass media, peers, and consumer education on consumer socialization. Furthermore, virtually no researchers have looked at the consumer socialization of the college student population.

Undergraduate college students were chosen to represent the sample for this project not only because of scarcity of information about them, but also because Olshavsky and Granbois's research indicated that most consumer-related behavior among adults is learned during their "pre-adult" years (cited in Moschis & Moore, 1984). According to Moschis (1987), 18 to 25 year old consumers typically fall in the "pre-adult" or young adult category, which is the traditional age group of undergraduate college students. It is during this period that some major events take place in an individual's life cycle that shape his/her consumer socialization and behavior. For instance, in this stage many individuals go to college, get their first job, get married, and even start a family (Moschis, 1987). Moore and Moschis (1983) found that in the later years of their life cycle (as in young adulthood), individuals enact rational consumer behaviors/roles learned during adolescence. Since consumer behavior and consumption patterns of individuals are known to change as a

result of age or life cycle position, there is a need to understand the shopping behavior of the college student population.

Consumer Skills

Previous consumer skills studies have focused on younger consumers' usage of information types (product, market, or extended) and sources such as media, school, family, and peers in purchasing various consumer goods such as groceries, or hard goods (e.g., Kuo, 1987; Reece & Kinnear, 1986; Moschis & Moore, 1978; Sproles et al., 1980; Turner & Brandt, 1978).

Kuo (1987) explained that a rational consumer is one who acts in accordance with certain expectations in the marketplace. Behavioral expectations of a rational consumer include: (a) shopping around for the best price as opposed to impulsive buying, (b) actively seeking information and advice about high-priced products, (c) evaluating advertisement claims, and (d) budgeting wisely and saving money for the future. In the study, consumer skills were measured by asking subjects to rate how often they performed practices such as "shopping around" before buying something that costs a lot, "checking sale information" in media before purchase, "collecting and keeping coupons" to save money, etc.

Reece and Kinnear (1986) developed grocery shopping skills and store knowledge indices among pre-adolescents in kindergarten and third and sixth grades. Content validity of the index was conducted by examining literature on adult shopping

behavior and consumer education goals for children. Index reliability was also tested using two techniques based on an analysis of correlation matrix and factor analysis. Moschis and Moore (1978) examined levels and sources of consumer skills or cognitive consumer properties pertaining to brand knowledge, price accuracy, consumer legal rights knowledge, and consumer role perceptions (consumer role description) among middle school students by utilizing a conceptual model of consumer socialization as the research framework. Reliability of the consumer skills measure was assessed by using alpha coefficient. Older adolescents were found to score higher on all four of the consumer skills measures, suggesting that cognitive development does contribute to the acquisition of such consumer skills. Males tended to possess a greater degree of consumer-related knowledge and also to price products more accurately. Peers were considered to be the most significant source for adolescent consumer skills acquisition.

In their experimental laboratory study on purchase criteria, specifically the types and amounts of information used by consumers of blankets and slow cookers, Sproles et al. (1980) indicated that more and "quality" information increased the marketplace performance of efficient consumers, and that these consumers used more information than others. Consumer efficiency was measured by comparing the consumer's actual choice in a decision-making situation to an ideal criterion of choice. Consumer efficiency was rated as higher if the actual choice was close to the ideal criterion. A Consumer Efficiency Index was calculated by comparing a consumer's

ranking of product quality (actual choice for purchase decision) to the Consumer Reports rating (ideal criterion for purchase choice). Based on the Consumer Efficiency Index, the researchers identified three levels of consumer efficiency: (a) perfect, (b) good, and (c) moderate to low.

Turner and Brandt (1978) investigated children's use of selected consumer skills in purchasing snacks via two simulated markets (test and retest) and an interview with one parent. More specifically, children's ability to get a best buy, compare quantity in different packages, and compare price and quantity were examined. Some consumer competencies needed for effective functioning in the marketplace identified after reviewing consumer education textbooks and guidelines were used in developing the simulated markets. Examples of some consumer competencies identified include the ability to evaluate alternatives in the market and to find and use information to result in best buy. The consumer skills measurement instrument (i.e., simulated markets) was validated using relevancy and reliability. Relevancy was determined by a panel of 16 home management faculty and graduate students who reviewed the instrument and checked whether it measured the child's use of selected consumer skills. Results indicated that consumer competence in buying behavior of children increases with age, participation in more consumer decision-making processes and responsibilities of the child at home. However, it was also found that too little or excessive time spent in product evaluation and choice lessened the likelihood of obtaining a best buy.

Very little empirical research has been done on consumer skills in obtaining apparel goods per se. Tatzel (1982), for example, integrated diverse research findings on consumer types and their life-styles by examining levels of skill and motivation in apparel shopping among those consumers. Tatzel defined skilled apparel shoppers as those who are knowledgeable about stores, about what is in fashion, about what looks good on oneself, and about how to judge value in merchandise. According to Tatzel, fashion-conscious consumers were skilled and motivated; therefore, they needed little help in shopping for apparel. However, anxious consumers were often fearful of not dressing correctly, and were thought of as those needing help in clarifying a sense of identity and learning to trust their own judgment about what they like and what is appropriate.

Recently, Shim and Dubey (1992) identified ten dimensions of apparel consumption skills and conceptualized them by developing and testing a measurement index. The ten skills dimensions revealed three domains: (1) Efficient Shopping, (2) Product Knowledge, and (3) General Consumer Proficiency. Efficient shoppers were characterized as being competent in various activities like planning what to buy, budgeting and adhering to budgeted money, gathering and evaluating product information, comparing product alternatives, and choosing the best product. Additionally, individuals in this category tended to be frugal shoppers and to strive for best value of product and the best quality for the price of product. Shoppers skillful in the product knowledge domain were knowledgeable about the physical,

psychological, and aesthetic aspects of clothing. More specifically, they had knowledge about fabric/garment properties, quality, and care. Furthermore, they were also characterized as knowledgeable about fashion, about the effects of design elements, and about how to enhance their appearance and coordinate apparel products. Finally, shoppers who had general consumer proficiencies had information-related skills such as knowledge of consumer statistics, trade legislation, consumer legal rights, and consumer protection laws. In addition, shoppers were also characterized as being informed consumers, and having budgeting and information interpretation skills. Of the ten skills dimensions, only one--budgeting skills--was found to be a composite measure of both general consumer proficiency and efficient shopping. Shim and Dubey (1992) recommended using statements clearly separating general-skill-related and specific shopping-related budgeting in future research.

Draper and Bailey (1978) offered clothing skills guidelines from managing one's wardrobe (i.e., inventorying, planning) to providing steps to becoming a smart shopper (i.e., identifying need to buy clothes, planning what to buy, shopping for quality by evaluating garment tags and labels, checking garment construction, and choosing the right color). Similarly, Oppenheim (1977) also discussed the importance of consumer skills in apparel shopping and management and emphasized the need for clothing purchase planning, budgeting, selection (i.e., color, quality, fit, fabric), and care. Also, specific guidelines on how to judge men's and women's suits exist (Consumer Reports, 1992). Factors to keep in mind in judging the quality of suits

included fabric, construction, proportion, fit, style, and evaluation of wear performance were suggested.

A few other research projects focusing on clothing can be interpreted as consumer skills studies. For instance, May and Koester (1985) examined adolescents' practice of clothing purchase, selection, and care to determine the extent to which such practices were performed independently or were influenced by others. More specifically, family, media, peer and "other" (i.e., planning, store types, label information, and selection factors) influence on adolescent clothing purchase practice was explored. A survey was developed using a five-point Likert-type scale with responses ranging from "never" to "always". A panel of professionals evaluated the items in the questionnaire to check for validity, relevancy, usefulness, and appropriateness. Data from three age groups of adolescents was analyzed via analysis of variance. It was found that planning clothing purchases and using label information for such purchases increased with age. Further, patronizing specialty stores also increased with age. Although clothing fit was the most important selection factor among the adolescents surveyed, price, style, quality, care, color, brand names, and the latest fashions were also considered by them. Finally, results also indicated that independent clothing purchase activities increased, whereas parental influence decreased, with age. For the three adolescent age groups studied, it was found that parental influence was greater than peer influence, which in turn was greater than media influence.

Some other studies that can also be interpreted as skills studies are limited to consumer use of label information (Davis, 1987) or perception of textile fabrics (Johnson and Workman, 1990; Schultz and Phillips, 1976). Davis (1987) particularly studied female college students' usage of label information in rating clothing quality and fashionability. The subjects participated in two simulated "shopping and purchase" tasks during which they judged the quality and fashionability of four white blouses from attributes/informational cues provided and stated which of the four blouses they would buy and why. Attributes/informational cues regarding care label, department in the store, fabric, fit, general construction, manufacturer neck label, price, salesperson's opinion, store, and style were presented to the subjects on cards. Information cards selected by subjects were content analyzed. Results reveal that subjects disregarded approximately half of the available information in both the studies. However, style, price, fabric, store, and fit were selected by most subjects in making the "purchase" decisions (Davis, 1987).

Although consumer skills learning and education has been identified as essential for consumer well-being, little theoretical research on apparel consumption skills exists in the literature. By utilizing the consumer socialization perspective, this study attempted to provide an understanding of factors that influence consumers' skills in apparel shopping.

Although numerous research on consumer satisfaction exists in the literature, they have mainly focused on marketing implications of consumer satisfaction. For

instance, clothing satisfaction pertaining to product attributes like quality, fit, size, price and product performance including wear and care have been examined (Francis & Dickey, 1984; Wall, Dickey, & Talarzyk, 1978). Also socioeconomic and social-psychological determinants of consumer satisfaction have also been studied (Lowe & Dunsing, 1981). Furthermore, Francis and Burns (1992) examined clothing satisfaction relating to shopping attitudes and practices. Therefore, it is evident that little research has been done on the measurement of consumers' satisfaction with their ability to purchase products. This study attempted to measure consumers' satisfaction with their apparel shopping skills.

Hispanic Studies

The Hispanic population is one of the fastest growing ethnic groups in the United States. Hispanic, a term used by the Census Bureau, consists of those of Spanish surname or Spanish origin. Four groups are included: Mexicans, the largest proportion (60%) of Hispanics; Puerto Ricans (15%); Cubans (7%); and other Hispanics (18%), mostly from Central America (Engel, Blackwell, & Miniard, 1990). The number of Hispanics increased by as much as 60% from 1970 to 1980, and if this trend persists, Hispanics will soon be the largest ethnic group in the country (Ballenger & Valencia, 1982; Hoyer & Deshpande, 1982). However, despite this population trend, little systematic research has been conducted to investigate the shopping behavior of this large consumer group. Hence, information currently

available about Hispanics is relatively fragmented and often contradictory.

Most research on Hispanic consumer behavior to date have examined Hispanic consumers' orientation toward coupon usage, brand loyalty and preference, store patronage, price, shopping, and media pertaining to relatively staple goods (i.e., grocery items). A synthesis of these aspects of their shopping behavior are presented below.

Conflicting findings pertaining to Hispanic consumers' use of coupons exists in the literature. Consistent with some earlier studies, Wilkes and Valencia (1986) found that Mexican-Americans positively evaluated coupons as part of their shopping experience. However, in a study of retailers catering primarily to minority groups, retailers reported that most minorities including Hispanics seldom or never used coupons (Kaufman, 1991). This study indicated that barriers to coupon usage exist because coupons are either not available for the brands that minorities prefer or not available to the minority consumers. Furthermore, some previous findings suggested that Hispanics either did not understand the couponing process or associated a negative image to coupons (similar to food stamps), and hence, were least likely to use them (Wilkes & Valencia, 1986).

Contrary to the popular characterization that Hispanics are brand loyal (Kaufman, 1991; Deshpande, Hoyer, & Donthu, 1986), the opposite about South Texas Hispanics was found by Saegert, Hoover, & Hilger (1985). This finding raises questions about the widely held assumption of brand loyalty among Hispanics. The

relationship between acculturation and brand loyalty has also been tested. Data shows that less acculturated Hispanics tended to be extremely brand loyal (O'Guinn & Faber, 1985). In general, they were considered to be more likely not to buy unknown brands to save money or because they do not like trying products before others do (Ballenger & Valencia, 1982). Some studies examining the product variable revealed that Hispanics buy products that are perceived as being prestigious (e.g., Deshpande et al., 1986; Hoyer & Deshpande, 1982) or that are national brands (Wilkes & Valencia, 1986). Kaufman (1991) reported that ethnic groups overwhelmingly preferred ethnic brands, followed by national, local, and generic brands.

Even though they shop in supermarkets and department stores, Hispanics reportedly feel that these big stores have "less heart and soul." Hence, they prefer to shop at smaller stores such as their ethnic stores and those located in the downtown area. The same study that sampled Hispanics of a predominantly Anglo locality (where rapid acculturation is expected) supported that these Hispanics shop less at discount stores or by mail (Ballenger & Valencia, 1982). Saegert et al. (1985) claim that to a large extent, these consumers are drawn to familiar stores. Andreasen (1982) reported that because most Hispanics lack consumer skills and English language skills, they rarely venture outside their neighborhood market, and thus face high prices, narrow assortments, poor service, and exploitation by local merchants.

According to Saegert et al. (1985), Hispanics can be characterized as price-

conscious consumers. Perhaps this characterization is attributable to their low socio-economic status (Andreasen, 1982). In another study, Wilkes and Valencia (1986) found that except in the younger consumer group (less than 35 years of age), Hispanics, in general, express a shopping-for-specials orientation.

Only a few studies have investigated this ethnic group's orientation toward shopping (i.e., shopping enjoyment). Ballenger and Valencia (1982) indicated that Hispanics were less likely to be apathetic about shopping because they do not consider it to be a waste of time. However, contrary to expectations, Wilkes and Valencia (1986) reported that Hispanics, especially those under 35 years of age did not enjoy shopping.

On the average, Hispanics were found to spend more time watching television and have a more positive attitude toward the medium than do Anglos. They also reported reading fewer magazines and newspaper readership was significantly less than among Anglos (Ballenger & Valencia, 1982). Considerable research has been done on this group's use of Spanish media. Differences within the Hispanic community based on the degree of Spanish media usage have been established. Hispanics showing strong ethnic affiliation were more likely to be frequent users of Spanish-language media (Deshpande et al., 1986). Because of different patterns of media language preferred, O'Guinn and Meyer (1983) proposed that it would be practical to segment this ethnic market based on its use of Spanish-language radio. With respect to brand selection, Hispanics were found to be most influenced by

television and magazine advertising. Moreover, researchers indicated that these consumers were extremely favorable to advertisements directed to their ethnic groups (Hoyer & Deshpande, 1982; Deshpande et al., 1986).

Numerous conflicting findings of previous Hispanic consumer behavior studies suggest that research exploring the consumer behavior of Hispanics is still in its infancy. Most studies have been descriptive and exploratory in nature, and thus findings have been rather fragmented and unrelated. More comprehensive studies are needed to better understand the nature of Hispanic consumption behavior. Deshpande and Hoyer (1982) appealed for work on theory development and implementation in research that would enable findings to be tied together by a meaningful theoretical framework.

Few socialization research on Hispanics that are available in the literature have mainly focused on socialization of children and adolescents pertaining to gender role, sex role, prevention of sexually transmitted diseases, and eating habits (Cardoza, 1991; Zayas, 1987; Vasquez, 1986; Olvera-Ezzell, Powel, & Cousins, 1990). This lack of information on Hispanic consumer socialization points to the need for investigating consumer behavior of Hispanics using a theoretical research framework.

CHAPTER III

METHODOLOGY

This chapter is organized into four sections. The first section pertains to sampling and data collection methods used in the study. The next section deals with questionnaire development. The following section presents a description of measures used. Statistical techniques utilized in the study are addressed in the last section.

Sampling and Data Collection

A disproportionate stratified random sampling technique was utilized to obtain the sample for this study. Since the ratio of White, non-Hispanic and Hispanic population is approximately six to one, this method was chosen to ensure adequate sample size in each ethnic group for comparison. In this method, it is necessary to obtain an equal number of cases from each stratum regardless of their proportion in the population (Touliatos & Compton, 1988). The target sample size of a total of 1,500 was decided upon because of limited research budget. Therefore, a list containing a total of 1,500 address labels of White, non-Hispanic ($n=750$) and Hispanic ($n=750$) undergraduate students of The University of Arizona was obtained from the university's Student Information and Research Services. Of the 1,500 labels, 245 were eliminated from the sample list as the students' local addresses indicated were not in the Tucson area and vicinity.

Questionnaires were mailed to a total of 1,255 undergraduate White, non-Hispanic (n = 575) and Hispanic students (n = 680) in early November, 1992. Each mailer contained a questionnaire, business reply envelope, and a colored slip soliciting respondents' cooperation and participation in the research.

A total of 348 questionnaires were returned, resulting in a 28% response rate. Of the questionnaires returned, 179 were returned by White, non-Hispanic respondents while 160 were returned by Hispanic respondents. Five respondents reported their ethnic background as "other" and four did not answer the question. Eleven of the questionnaires returned were considered unusable; 337 questionnaires were included for data analysis.

Instrument Development

Questionnaire development: A questionnaire was developed to measure respondents' consumer skills in shopping for apparel products, the influences of socialization variables and antecedent variables on their consumer skills level, and respondents' satisfaction with their consumer skills level.

Pretest: A pretest was administered among 49 White, non-Hispanic and Hispanic undergraduate students to check for validity, reliability, and clarity in wording and format of the instrument. Based on the pretest, revisions in wording, format, and length of the questionnaire were made. The final revised questionnaire utilized to collect data from students is included in Appendix A.

Measures

Individual characteristics: Individual characteristics included shopping characteristics and social structural and developmental variables. Ten questions were asked to measure these variables. Clothing expenditure and shopping experience were the two shopping characteristics measured. Shopping experience was measured by asking three questions: (1) the number of years respondents had shopped for clothes alone (computed by subtracting the age at which respondents started shopping for clothes by themselves from their biological age), (2) shopping frequency (how often they went shopping for clothes), and (3) length (in hours) of each shopping trip. A shopping experience index was then calculated by multiplying the number of years respondents had shopped for clothes alone with shopping frequency and length of shopping trip. Five social structural variables were measured including (1) ethnic background, (2) gender, (3) work status, (4) college major, and (5) income/allowance. College major was asked in an open-ended question format, while all the other variables were measured by providing a set of responses. Age was included as a developmental variables, and respondents were asked to fill in an open-ended question with their biological age.

Socialization variables: Nineteen questions were developed by the researcher to measure the influences of the four socialization variables including parent(s), peers, mass media, and consumer education. A five-point Likert-type scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree was used to measure influence of

socialization variables.

Parent(s): A total of six questions were asked to assess (1) parental influence on consumer skills learning, and (2) parental encouragement to shop independently. More specifically, respondents were asked several questions pertaining to parental teaching on topics such as (1) buying products; (2) wise consumption; (3) shopping tips; and parental encouragement with regards to shopping alone and making independent buying decisions.

Peers: To obtain information on peer influence, respondents were asked four questions about (1) talking to friends about buying products; (2) shopping for clothes with friends; (3) seeking fashion advice from friends; and (4) seeking help from friends in clothes selection.

Mass Media: Four questions were asked to measure the influence of mass media. For example, respondents were asked to respond to questions about (1) checking newspaper advertisements; (2) browsing through fashion magazines; (3) listening to radio advertisements clothing sales; and (4) watching television shows.

Consumer Education: Information on the influence of consumer education was obtained by asking respondents five questions pertaining to consumer learning through formal education as well as reading consumer magazines. More specifically, respondents were asked to respond to items regarding consumer rights, economics, and consumer-related classes taken at school/college. Questions dealing with learning to be an efficient shopper and reading Consumer Reports to make smart

purchases were also asked.

Consumer skills variables: Nineteen questions measuring the consumer skills dimensions were adopted from Shim and Dubey (1992), while five questions were developed by the researcher. A total of 24 questions were designed to measure seven specific consumer skills variables such as (1) Comparison Shopping Skills, (2) Efficient, Value-Oriented Shopping Skills, (3) Shopping Planning Skills, (4) Information-Gathering and Evaluation Skills, (5) Budgeting Skills, (6) Textile Knowledge, and (7) Fashion Knowledge/Appearance Enhancement Skills. Five-point Likert-type scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree was used to measure influences of consumer skills variables.

Satisfaction: Respondents' satisfaction with their consumer skills was obtained by using a five-point Likert-type scale ranging from 1 = Very Dissatisfied to 5 = Very Satisfied. A total of 12 satisfaction statements were developed by the researcher to reflect aspects of the seven consumer skills dimensions that were of interest in this research. Specifically, respondents were asked to rate how satisfied they were with their ability to: (1) use clothing to enhance their appearance; (2) save time and money in shopping; (3) get value for their money; (4) evaluate product information, product quality, textiles, and fashion; (5) identify deceptive advertising; (6) limit expenditure on clothing; (7) compare products; (8) plan what to buy; and (9) stick to their budget. A reliability test on the 12 satisfaction statements revealed a standardized alpha coefficient of .86.

Statistical Analyses

A frequency analysis was first performed to obtain a profile of the respondents and also to identify general response trends of each item on the questionnaire. Principal component factor analyses with varimax rotation were used to identify underlying dimensions that represented relationships among the 24 consumer skills and 19 socialization variables. Two criteria were used to decide on which statements and factors to retain for further analysis; (1) factor loadings of more than .40 on a single factor; and (2) factor eigenvalue scores of at least one. To evaluate reliability of the scales, Cronbach alpha coefficient of each factor was examined. Finally, the hypotheses were tested via stepwise multiple regression analysis to investigate the relationships between predictor (or independent) variables and criterion (dependent) variables. In running stepwise regression analyses, results were weighted stratum by stratum, a technique required of a disproportionate stratified sampling method (Touliatos & Compton, 1988). Since the Hispanic group was oversampled six times, hence a weight of .17 (one sixth) was applied to obtain the approximate population estimate (SPSSX User's Guide, 1986).

CHAPTER IV

RESULTS

This chapter is divided into three sections. The first and second sections deal with the results of the frequency and factor analyses. The last section pertains to hypotheses testing using the stepwise multiple regression analyses.

Frequency Analysis

A summary of respondents' demographic profile is presented in Table 4.1. The frequency analysis revealed that 52% (n=175) of the respondents were White, non-Hispanics, while 47% (n=159) were Hispanics. Of the Hispanics, 78% (n=124) were born and have lived in the United States throughout their lives. And of those who were not born in the U.S., 17% (n=27) have lived in the U.S. less than 20 years, while only 5% (n=8) have lived in the U.S. between 21 to 40 years. This characteristic related to the primary residence of the respondents should be kept in mind in interpreting the results of this study.

Fifty-eight percent of the respondents (n=195) were female, while 69% (n=232) were employed. Seventy-one percent (n=240) reported their college major being Social Science/Arts/Business college major. The highest percentage of respondents (46%) had an income/allowance below \$500 available to them for living expenses each month, followed by 34% reporting monthly income/allowance between

Table 4.1

Profile of the Respondents

Variables	Total Sample (N = 337)	Percent %
Ethnic Background		
White, non-Hispanic	175	52
Hispanic	159	47
Hispanic Acculturation		
Born & lived in U.S. entire life	124	78
Not born but lived in U.S. < 20 years	27	17
Not born but lived in U.S. 21 - 40 years	8	5
Gender		
Male	142	42
Female	195	58
Work Status		
Employed	232	69
Not employed	105	31
College Major		
Social Science/Arts/Business	240	71
Science/Engineering	95	28
Income/Allowance		
Below \$500	155	46
\$501 to \$1,000	116	34
\$1,001 to \$1,500	26	8
\$1,501 to \$2,000	13	4
\$2,001 to \$2,500	6	2
\$2,501 to \$3,000	2	1
\$3,001 to \$3,500	5	2
Over \$3,501	7	2

Table 4.1

Profile of Respondents (continued)

Variables	Total Sample (N = 337)	Percent %
Clothing Expenditure		
Less than \$300	95	28
\$301 to \$600	122	36
\$601 to \$900	55	16
\$901 to \$1,200	37	11
More than \$1,201	25	7
Shopping Experience*		
Less than 250	316	94
251 to 500	5	1
501 to 750	3	1
751 to 1,000	1	-
Age		
Less than 25 years	265	79
26 to 35 years	40	12
36 to 45 years	19	6
46 to 55 years	10	3
56 years and above	1	-

Note. Totals may not add to N = 337 or 100% because of missing information.

*This index was calculated using the formula (age - age started to shop alone) X shopping frequency X hours spent during each shopping trip.

\$501 to \$1,000. The analysis also indicated that the highest percentage (36%) of respondents spent between \$301 to \$600 annually on clothing. The majority of the students (79%, n=265) were below 25 years old. While the mean age of students was 24 years, the median age was 21 years. Mode age reported was 21 years and the standard deviation of the age variable was 7.6.

Factor Analyses

Consumer Skills Variables: The initial factor analysis on the 24 consumer skills statements revealed six factors. Statements that did not conceptually contribute to factors and did not meet the criteria were dropped. The remaining items were refactored two more times to obtain meaningful factors. Table 4.2 presents the result of the analysis and includes the statements in each factor, factor loadings, eigenvalues, cumulative percentage of variances, and standardized alpha coefficients. Factor loadings ranged from .54 to .79, and percent of variance explained was 58.4. Factor 1 consisted of six statements and was labeled Product/Appearance Enhancement-related Skills. Respondents possessing this skill were characterized as being knowledgeable about product characteristics including wear and care, fashion, and using clothing to enhance their appearance. Factor 2, named Planning/Budgeting Skills, included four statements. This skill represented planning what items to buy and adhering to their budget plans. Factor 3, referred to as Efficient, Value-oriented Shopping Skills, represented shoppers who were concerned with saving time and

Table 4.2

Factor Analysis of Consumer Skills Variables

Factor	Statements	Factor Loading	Eigen-value	Percent of Variance	Standardized Alpha Coefficient
Factor 1: Product/Appearance Enhancement-related Skills					
	. I can usually tell how to care for a garment just by feeling the fabric.	.78			
	. I can easily tell what clothing styles and colors would flatter different body types (e.g., tall, short, skinny, muscular).	.72			
	. I can easily tell what fabric (fiber) a garment is made of.	.71			
	. I am knowledgeable about what is in fashion each season.	.67			
	. I can tell if a garment would be colorfast just by looking at it.	.66			
	. I am very good at utilizing clothing to enhance my appearance.	.63	4.0	22.3	.82
Factor 2: Planning/Budgeting Skills					
	. I always end up buying items that I didn't plan on buying.	.74			
	. I always spend much more on clothes than what I initially think I will.	.69			
	. I am very good about sticking to my clothing budget.	-.66			
	. I never go shopping with a clothing budget in mind.	.56	2.6	14.3	.64
Factor 3: Efficient, Value-oriented Shopping Skills					
	. I feel I always pay the right price for the products I buy.	.75			
	. I am a very efficient shopper (e.g., save time & money).	.68			
	. I always get the most value for my money in clothing purchases.	.64	1.4	8.1	.65

Table 4.2

Factor analysis of Consumer Skills Variables (continued)

Factor	Statements	Factor Loading	Eigen-value	Percent of Variance	Standardized Alpha Coefficient
Factor 4: Information-gathering and Evaluation Skills					
	. I always read all the information provided on garment tags before purchasing a garment.	.79			
	. I always check the construction of garments for the best quality.	.66			
	. I always pay careful attention to the fine print in advertising.	.54	1.3	7.0	.62
Factor 5: Comparison Shopping Skills					
	. I believe that one can get good value for his/her money by comparison shopping.	.77			
	. Before I buy clothes, I visit several stores to compare styles, prices, and quality of clothes.	.76	1.2	6.7	.57

Note. The negative statements were recoded for regression analysis.

money in shopping and getting the most value for their money in clothing purchases. Three statements were included in Factor 3. Labeled as Information-gathering and Evaluation Skills, Factor 4 characterized respondents as those who checked and evaluated product as well as advertising information. This factor also contained three items. Finally, consumers who visited several stores before purchasing clothes and believed in comparison shopping for good value were loaded on Factor 5, Comparison Shopping Skills. There were two statements in this factor.

The standardized alpha coefficients ranged from .57 to .82. It should be noted that reliabilities of .50 to .60 suffice in basic social sciences research, although reliabilities in excess of .70 are desirable (Nunnally, 1967). Since this research was an exploratory study, factors with a relatively low reliability coefficient, i.e., .57 were included.

Socialization Variables: Nineteen statements measuring socialization variables were factor analyzed, resulting in 7 factors. Following the same procedure used previously, repeated factor analyses were conducted. The final factor analysis revealed 5 factors consisting of a total of 13 statements. Table 4.3 contains the results of the factor analysis, including pertinent statistics. Factor loadings ranged from .59 to .88. There were two to three items included in each factor. The variance explained by the five factors was 64.9%.

Containing three items, Factor 1 was named Peer Influence, representing respondents who shopped for clothes with friends and sought advice from them

Table 4.3

Factor Analysis of Socialization Variables

Factor	Statements	Factor Loading	Eigen-value	Percent of Variance	Standardized Alpha Coefficient
Factor 1: Peer Influence					
	. I often shop for clothes with my friends.	.84			
	. I often seek fashion advice from my friends.	.84			
	. My friends help me a lot in selecting clothes for myself.	.82	2.7	20.6	.80
Factor 2: Parental Teaching Influence					
	. I learned many valuable shopping tips from my parent(s).	.88			
	. My parent(s) taught me how to be a wise consumer.	.81			
	. My parent(s) and I often talk about buying products.	.59	1.8	13.8	.68
Factor 3: Consumer Education Influence					
	. I have taken several consumer-related classes in school/college.	.77			
	. I have gained knowledge about consumer rights through formal education.	.76			
	. I enjoy learning about economics and how it affects consumers.	.66	1.6	12.2	.60
Factor 4: Mass Media Influence					
	. I never check newspaper advertisements on clothing.	-.82			
	. Radio advertisements on clothing sales help me decide which stores to visit.	.74	1.3	9.9	.46
Factor 5: Parental Encouragement Influence					
	. My parent(s) encouraged me to shop alone from an early age.	.83			
	. Since I was very young, my parent(s) have let me choose what to buy.	.79	1.1	8.5	.50

Note. The negative statement was recoded for regression analysis.

regarding fashion and clothing selection. Factor 2, labeled Parental Teaching Influence, consisted of three items as well. Respondents in this factor were characterized as learning about shopping, buying products, and wise consumption from their parents. Factor 3 was labeled Consumer Education Influence, and included respondents who have taken consumer-related courses in school/college also who are knowledgeable about consumer rights and economic issues relating to consumers. Three statements were included in this factor. Factor 3, Mass Media Influence, revealed respondents who relied on newspaper and radio advertisements about clothing sales to help them decide which stores to visit. Only two items made up this factor that were limited to radio and newspaper influence. Lastly, Factor 5 or Parental Encouragement Influence, consisted of two statements pertaining to encouragement to the respondent by their parent(s) to shop independently and make independent purchase decisions from an early age.

Standardized alpha coefficients of the socialization variables ranged from .46 to .80. Although the alpha coefficient for mass media was below .50, it was included for further analysis due to the exploratory nature of the study. This low coefficient may be a result of only two statements included in the factor; therefore, the scale should be modified to include more statements.

Hypotheses Testing

H1. Influence of individual characteristics on the level of consumer skills. To test Hypothesis 1, a total of five stepwise regression analyses were run with the five consumer skills factors as criterion variables (Product/Appearance Enhancement-related Skills, Planning/Budgeting Skills, Efficient/Value-oriented Shopping Skills, Information Gathering/Evaluation Skills, and Comparison Shopping Skills). Eight predictor variables for each criterion variables included Clothing Expenditure, Shopping Experience, Ethnic Background, Gender, Work Status, College Major, Income/Allowance, and Age. Table 4.4 presents the results of the series of stepwise multiple regression analyses.

Three skills dimensions were explained by selected individual characteristics, while two were not. The R^2 values ranged from .27 for Product/Appearance Enhancement-related skills to .03 for Efficient, Value-oriented shopping skills. Ethnic Background, College Major, and Income/Allowance, were not significant in predicting consumer skills. Therefore, H1-a (Clothing Expenditure), H1-b (Shopping Experience), H1-d (Gender), H1-e (Work Status), and H1-h (Age) were accepted, meaning that these variables had a significant influence on selected consumer skills variables.

Product/Appearance Enhancement-related Skills was predicted by three predictors including Clothing Expenditure (Beta = .38), Gender (Beta = .26), and

Table 4.4

Regression Analysis of Individual Characteristics on Consumer Skills Variables

Predictor Variables	Beta Coefficients of Criterion Variables				
	Product/ Appearance Enhancement	Planning/ Budgeting	Efficient/ Value-oriented Shopping	Information Gathering/ Evaluation	Comparison Shopping
Shopping Characteristics					
. Clothing Expenditure	.38 ^{***}	-.23 ^{**}	---	---	---
. Shopping Experience	---	-.23 [*]	---	---	---
Social Structural					
. Ethnic Background	---	---	---	---	---
. Gender ^a	.26 ^{***}	---	---	---	---
. Work Status ^b	-.20 ^{***}	---	-.18 ^{***}	---	---
. College Major	---	---	---	---	---
. Income/Allowance	---	---	---	---	---
Developmental					
. Age	---	.30 ^{**}	---	---	---
<hr/>					
Multiple R	.52	.35	.18	---	---
R ²	.27	.12	.03	---	---
F	24.66 ^{***}	9.34 ^{***}	6.73 ^{**}	---	---

Note. ^aCoded 0=Male, 1=Female. ^bCoded 0=Employed, 1=Not employed.

^{*}p<.05 ^{**}p<.01 ^{***}p<.001

Work Status (Beta = $-.20$). Those who tended to have planning/appearance enhancement-related skills were more likely to be female, employed, and to have higher clothing expenditures. Predictors of Planning/Budgeting Skills were Clothing Expenditure (Beta = $-.23$), Shopping Experience (Beta = $-.23$), and Age (Beta = $.30$). This indicates that consumers skillful in planning and budgeting were older, spent less on clothing, and had less shopping experience. Efficient/Value-oriented Shopping Skills was predicted by only Work Status (Beta = $-.18$), meaning that consumers who were not employed were less likely to be concerned with efficient/value-oriented aspects of shopping skills. None of the predictor variables were entered in explaining Information Gathering/Evaluation and Comparison Shopping Skills.

H2. Influence of socialization variables on the level of consumer skills. Five stepwise multiple regressions were run to test Hypothesis 2, using the five consumer skills variables as criterion variables. The predictor variables consisted of the five socialization variables (Peer Influence, Parental Teaching Influence, Consumer Education Influence, Mass Media Influence, and Parental Encouragement Influence). The results of the regression analyses are summarized in Table 4.5.

All five of the consumer skills variables were broadly explained by the socialization processes. The R^2 values ranged from $.13$ for Efficient Value-oriented Shopping Skills to $.04$ for Information Gathering/Evaluation Skills. Except Consumer Education Influence, all the other socialization variables were significant in predicting

Table 4.5

Regression Analyses of Socialization Variables on Consumer Skills Variables

Predictor Variables	Beta Coefficients of Criterion Variables				
	Product/ Appearance Enhancement	Planning/ Budgeting	Efficient/ Value-oriented Shopping	Information Gathering/ Evaluation	Comparison Shopping
Peer Influence	.15*	-.20**	-.14*	---	---
Parental Teaching Influence	.19**	.17*	.35**	.21**	.23**
Consumer Education Influence	---	---	---	---	---
Mass Media Influence	---	---	---	---	.14*
Parental Encouragement Influence	.15*	---	---	---	---
Multiple R	.32	.24	.36	.21	.27
R ²	.11	.06	.13	.04	.08
F	7.87**	6.27**	14.62**	9.12**	8.24**

*p<.05 **p<.01 ***p<.001

consumer skills variables. Hence, Hypothesis 2 was accepted with the exception of H2-d (Consumer Education).

Product/Appearance Enhancement-related Skills was predicted by three socialization variables: Peer Influence (Beta = .15), Parental Teaching Influence (Beta = .19), and Parental Encouragement Influence (Beta = .15). This suggests that those consumers who tended to have product knowledge and appearance enhancement skills were significantly influenced by peers, parental teaching and parental encouragement. Two predictor variables explained Planning/Budgeting Skills including Peer Influence (Beta = -.20) and Parental Teaching Influence (Beta = .17). Consumers with increased influence of peers tended to have less planning and budgeting skills; however, those with increased parental teaching influence tended to plan and budget more. Efficient, Value-oriented Shopping Skills influenced by two predictors. Predictors explaining this criterion variable included Peer Influence (Beta = -.14) and Parental Teaching Influence (Beta = .35). Those who tended to have efficient, value-oriented skills were less likely to be influenced by peers but more likely to be influenced by parental teaching. Only one predictor, Parental Teaching Influence (Beta = .21) explained Information Gathering/Evaluation Skills, meaning that consumers skillful in gathering and evaluating product and advertising information were influenced by parental teaching. Lastly, Comparison Shopping Skills was explained by Parental Teaching Influence (Beta = .23) and Mass Media Influence (Beta = .14). Consumers with comparison shopping skills were more

likely to be influenced by parental teaching and mass media.

H3. Influence of social structural and developmental variables on the consumer's socialization variables. Hypothesis 3 was tested using five regression analysis procedures. Criterion variables included Peer Influence, Parental Teaching Influence, Consumer Education Influence, Mass Media Influence, and Parental Encouragement Influence. And the six social structural and developmental variables were used as predictors. Results of the regression analyses are presented in Table 4.6.

Overall, four socialization variables were explained by three social structural and developmental variables. R^2 values were low, ranging from .07 for both peer and consumer education influences and .02 for mass media influence. Ethnic Background (H3-a), Work Status (H3-c), and Income/Allowance (H3-e) were not significant in predicting influence of the socialization variables. As a result, Hypothesis 3 was partially accepted.

One predictor variable explained Peer Influence, namely Age (Beta = -.27). This suggested that consumers who were older were less likely to be influenced by their peers. Only Age (Beta = -.22) entered in explaining Parental Teaching Influence. In other words, older consumers tended to be less influenced by parental teaching. Consumer Education Influence was predicted by two predictors: Gender (Beta = -.15) and College Major (Beta = -.24), meaning that female consumers and consumers who had science/engineering college majors tended to be less influenced

Table 4.6

Regression Analysis of Social Structural and Developmental Variables on Socialization Variables

Predictor Variables	Beta Coefficients of Criterion Variables				
	Peer Influence	Parental Teaching Influence	Consumer Education Influence	Mass Media Influence	Parental Encouragement Influence
Social Structural					
. Ethnic Background	---	---	---	---	---
. Gender ^a	---	---	-.15 ^{***}	.16 [*]	---
. Work Status	---	---	---	---	---
. College Major ^b	---	---	-.24 [*]	---	---
. Income/Allowance	---	---	---	---	---
Developmental					
. Age	-.27 ^{***}	-.22 ^{**}	---	---	---
Multiple R					
R²	.27	.22	.26	.16	---
F	15.59 ^{***}	10.54 ^{***}	7.06 ^{***}	5.08 [*]	---

Note. ^aCoded 0=Male, 1=Female. ^bCoded 0=Social Sciences/Arts/Business, 1=Science/Engineering.

*p<.05 **p<.01 ***p<.001

by consumer education than males. Mass Media Influence was influenced by Gender (Beta = .16) only. Female consumers were found to be more influenced by the mass media than males. Finally, no predictor variables entered in the equation to explain Parental Encouragement Influence.

H4. Influence of consumer skills variables on consumer's satisfaction with their skills level. A stepwise multiple regression analysis was conducted to test Hypothesis 4. Satisfaction with Consumer Skills was used as the criterion variable while the five consumer skills variables were entered in as predictor variables. Presented in Table 4.7 are the results of the regression analyses.

Consumers' Satisfaction with their Consumer Skills was predicted by four consumer skills variables. Included were Product/Appearance Enhancement-related Skills (Beta = .34), Efficient, Value-oriented Shopping Skills (Beta = .28), Planning/Budgeting Skills (Beta = .40), and Information Gathering and Evaluation Skills (Beta = .16). The R^2 was a high of .60. Except Comparison Shopping Skills, all the consumer skills variables were significant in explaining consumers' satisfaction with their apparel shopping skills. Hence, Hypothesis 4 was accepted.

Table 4.7

Regression Analysis of Consumer Skills Variables on Consumers' Satisfaction Variable

Predictor Variables	Beta Coefficients of Criterion Variable	
	Consumers' Satisfaction with Consumer Skills	
Product/Appearance Enhancement-related Skills	.34 ^{***}	
Efficient, Value-oriented Shopping Skills	.28 ^{***}	
Planning/Budgeting Skills	.40 ^{***}	
Information Gathering/Evaluation Skills	.16 ^{***}	
Comparison Shopping Skills	---	
Multiple R	.75	
R ²	.60	
F	105.40 ^{***}	

^{***}p < .001

CHAPTER V

DISCUSSION

The objectives of this study were to investigate the influence of individual characteristics on the development of consumer skills in apparel shopping and social structural and developmental variables on socialization processes. The impact of consumers' socialization processes on the development of consumers' apparel shopping skills was also examined. This study went one step further in assessing the relationship between consumer skills and consumers' satisfaction with their shopping skills to determine which dimensions of skills influence satisfaction. In this chapter, the results of the data analyses are interpreted and discussed. Following the discussion, some implications of the study are addressed.

The overall results of this study are shown in Figures 5.1, 5.2, and 5.3. Results of this study indicated that some of the individual characteristics of respondents were important in influencing socialization, which in turn, influence the outcome or consumer skills. While individual characteristics such as age, gender, and college major had a direct influence on socialization variables, work status, clothing expenditure, and shopping experience had a direct influence on consumer skills variables. Moreover, selected social structural and developmental variables appeared to indirectly influence the consumer skills variables via socialization processes. For instance, gender and age influenced both the socialization and consumer skills

variables. However, some variables, i.e., ethnic background and income/allowance were found to lack influence on socialization as well as consumer skills variables (See Figure 5.1).

In this study, the majority of socialization variables directly influenced consumers' apparel shopping skills (see Figure 5.2). Parental teaching influence, for example, was the most important socialization process. In other words, parental teaching significantly influenced all five consumer skills variables. Next in importance was peer influence, which had an impact on three consumer skills variables. Following in importance as socialization processes/agents were the parental encouragement and mass media influences. These two variables had an influence on only one consumer skills variable each. Lastly, consumer education was found not to have an impact on any of the consumer skills variables. Therefore, overall this study supported Moschis' (1987) Consumer Socialization Model, which proposed that antecedents influence consumer learning properties either directly or indirectly through the socialization processes. The model also proposed that antecedent variables had a direct impact on socialization variables as well.

Finally, Figure 5.3 presents the relationship between consumer skills and consumers' satisfaction with their apparel shopping skills. Results indicate that with different power, four of the five skills variables contributed to consumers' satisfaction with their shopping skills, indicating that not all dimensions of skills influence satisfaction.

Figure 5.1. Influence of Individual Characteristics on Socialization and Consumer Skills Variables

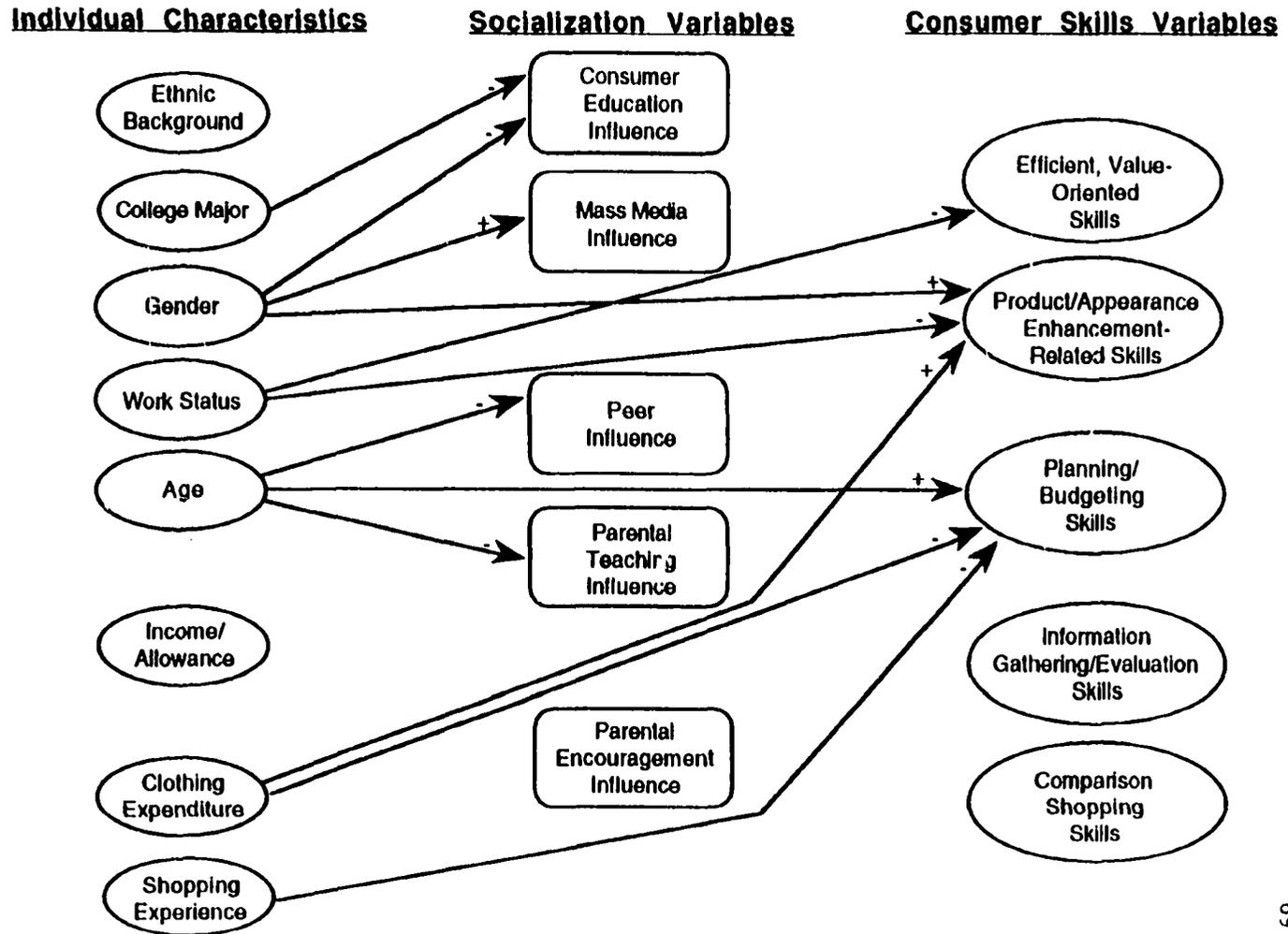
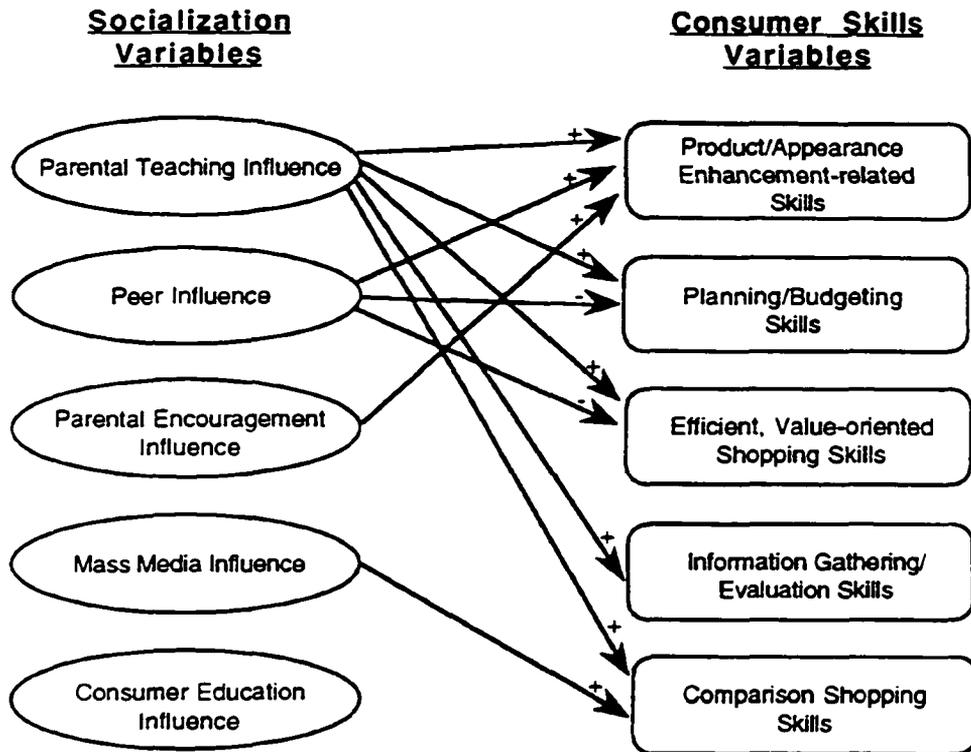


Figure 5.2. Influence of Socialization Variables on Consumer Skills



Although there were several significant variables in predicting the research model, it should be noted that the R^2 values were low. This could point to the fact that individual characteristics and socialization processes may not be sufficient in explaining consumer skills and that there may be other variables, such as product involvement or situational factors not investigated in this study that significantly influence the consumer skills or socialization processes. Therefore, although this study generally supported the Moschis (1987) conceptual model of consumer socialization, the findings of this research implies that the model may need to be expanded to study consumer skills.

Influence of Individual Characteristics on Consumer Socialization and Consumer skills: In this study, gender had an impact on one consumer skills variable and two socialization variables. Females tended to be more knowledgeable about apparel products, and how to enhance their appearance using clothing than males. This finding is not surprising in light of the fact that studies have found females to be more aware of, and interested in physical appearance and particularly in clothing (Moschis, 1987). Female consumers were also more likely than males to be impacted by mass media. More specifically, females made use of newspaper and radio advertisements on clothing more than did males. This finding supports Moore and Moschis' and Moschis and Churchill's (cited in Moschis, 1987) conclusion that females show more favorable attitudes towards advertising in general. However,

females were found to be influenced less by formal consumer education than males. Hence, males tended to have more knowledge about consumer rights, economics, and were significantly influenced by formal education. This finding is consistent with Moschis and Moore's (1978) characterization of males as having greater degree of consumer-related knowledge, especially knowledge pertaining to legal matters and pricing. Therefore, it is evident that such gender differences may be a result of different socialization processes as well as values stressed by families (Moschis, 1987).

Age was an important variable in explaining two socialization processes and one consumer skills dimension. For example, the older the consumer the more skillful they were in the areas of planning what to buy and budget their money. This may be because as people grow older, they become more aware of their financial needs. This finding supported May and Koester's (1985) research in which older consumers were found to possess higher planning skills regarding clothing purchases. Turner and Brandt (1978) found that consumer competence in buying behavior of children increases with age. It is possible that this kind of learning continues through young adulthood. Age has been found to have a direct influence on socialization behavior (Moschis, 1987). This study supported this finding. For instance, it was found that with increased age, the influence of peers decreased. This may be because peer pressure is no longer paramount at this stage. As consumers grow older, active learning from parents about shopping goes down. This maybe perhaps because

typically consumers do not reside with their parents while attending college, and at which time they are learning to be more independent.

The influence of age, however, should be interpreted with caution as the undergraduate student population sample used in this study included approximately 21% consumers who were over 26 years of age.

Shopping characteristics were important in explaining consumer skills.

Consumers who spent more on clothes tended to have more knowledge about physical and aesthetic attributes of apparel products and about how to enhance their appearance via clothing. However, consumers whose clothing expenditure was high lacked planning and budgeting skills in that those consumers engaged less in planning and budgeting activities. This result supports previous research in which consumers with high interest in appearance management and fashion tended to report higher expenditures on clothing products (e.g., Shim & Kotsiopoulos, in press). It could be that consumers spend more on clothing because they have more resources and thus they may not be concerned with planning and budgeting. Hence, it seems that as consumers who spend more on clothing develop increased product/appearance enhancement-related skills but not planning/budgeting skills.

Consumers' shopping experience influenced only one consumer skills variable, i.e., planning/budgeting skills. Increased shopping experience appeared to negatively influence consumers' planning and budgeting skills, meaning that the more consumers were exposed to the retail setting, the less they engaged in planning and budgeting

activities. This may be attributed to more spending as a result of more exposure to the retail environment.

Work status did not have an impact on socialization variables but it did have direct influences on two consumer skills variables. Employed consumers tended to have higher product/appearance enhancement-related skills, indicating that they developed more skills in clothing and how to use clothing to enhance appearance. The need for developing product/appearance enhancement-related skills may be stemming from the exposure to social and employment settings. Similarly, employed consumers appeared more likely to be efficient/value-oriented than those who were not employed. Because they were employed, it seems logical that these consumers may be more concerned with saving time and money.

College major of the respondents appeared to indicate the importance of consumer education influence. A science/engineering background tended to have less consumer education. This may be attributed to the fact that unlike consumers with a social sciences/arts/business background, consumers with science/engineering backgrounds enroll in very few consumer-related courses, emphasizing science-related courses.

Income/allowance did not influence either socialization or consumer skills variables. This lack of influence might be interpreted to mean that skills may not necessarily relate to income/allowance levels. This finding may be a result of two factors. First, income/allowance levels of young consumers, i.e., college students,

may be quite homogeneous. Second, at this stage in their life, income/allowance might not be an important factor as students' financial needs are usually met by their parents. It should be noted that income was measured by asking consumers to report how much money is available to them each month to spend on living expenses. Perhaps a better measure should be developed in future research that includes young adults' usage of credit cards given to them by their parents.

In light of racial differences in consumer behavior and socialization processes found in previous studies (i.e., Moschis, 1987), this study did not support the finding that most Hispanics lack consumer skills (Andreasen, 1982). The lack of influence of ethnic background on socialization and consumer skills variables warrants an explanation. It should be noted that the Hispanic sample in this study represented a group of Hispanics, an overwhelming majority of whom were born and brought up in this country (See Table 4.1). This characteristic perhaps makes this sample group not typical of all Hispanics in that they are more likely to parallel White, non-Hispanics in terms of their socialization and acculturation and English language abilities. In other words, it is possible that the Hispanics used in this study have completed their consumer acculturation process and have been socialized similar to White, non-Hispanics. Moreover, the lack of racial differences may be due to the Hispanic samples' higher education level than the samples, i.e., children, used in earlier studies. Furthermore, besides having the same educational level, the Hispanics possessed similar social structural and developmental characteristics as the White,

non-Hispanics. Additional research is needed to investigate the impact of ethnic background on consumer socialization by including measures of ethnicity and acculturation and also sampling from a more broader base of Hispanic consumers.

Influence of Socialization Variables on Consumer Skills: Parental teaching influence was most significant in predicting all five of the consumer skills variables. Findings indicated that active teaching on the part of parent(s) regarding buying products in general, providing shopping tips, and wise consumption resulted in a skillful consumer. Parent(s) may be important socialization agents, who either directly (through active teaching) or indirectly (childrens' observation of parental buying) instill consumer-related skills. This result supported many previous studies that concluded that family/parents are the most important consumer socialization agents in teaching children rational aspects of consumption (Carlson & Grossbart, 1988; Kuhlmann, 1983; Moschis, 1985; Moschis, 1987; Moschis & Churchill, 1978; Moschis, Moore, & Smith, 1984; Moore & Moschis, 1983; Moschis & Moore, 1978; Ward, 1974).

Peers appeared to have a significant impact on consumer skills of respondents. Results suggest that consumers learn more about product attributes and how to enhance their appearance through clothing with increased peer influence. Moschis & Moore (1978) found peers to be the most significant source for adolescent consumer skills acquisition. Moschis (1987) reported that consumers were susceptible to group

norms.

This study suggests that even at the young adult stage, consumers' peers still exert an impact on their consumption behavior. However, increased peer influence negatively impacted consumers' planning and budgeting skills. Perhaps this may be due to peer pressure, in which consumers end up buying articles they either didn't intend on buying or couldn't afford at that moment. Peer influence also negatively influenced efficient, value-oriented shopping skills, meaning that with increased peer influence, consumers seemed less concerned about saving time and money in shopping.

Consumer's product/appearance enhancement-related skills appeared to depend on the influence of parental encouragement to respondents to shop independently from an early age. More parental encouragement resulted in consumers who were knowledgeable about products and how to enhance their appearance through clothing. It could be that parents, who aim to teach their children conscious consumption, encourage their children to shop alone from an early age. Churchill and Moschis (cited in Moschis, 1987) reported that parents tend to influence their children's economic and social motivations for consumption. So parents whose intention is to teach the children conscious economic consumption may encourage their children to shop alone from an early age. It seems that the younger the respondents were when they were encouraged by the parent(s) to shop alone, the more the experience they gained in shopping and making purchase decisions; hence developing and sharpening

shopping skills from early on in life.

Mass media influence, which dealt with sales advertisements that were geared toward helping consumers deciding on stores to visit, was significant in predicting comparison shopping skills only. This result was not surprising because both the skills dimensions conceptually dealt with saving time and money while shopping and getting good value for the money spent. Therefore, it appears that to save time and money, consumers refer to advertisements to decide on which stores to visit to comparison shop.

It seems surprising that consumer education did not significantly impact consumer skills. This finding does not support previous studies (e.g., Langrehr, 1979; Knapp, 1991) that concluded that consumer education does play an important role in the development of economic competency and the development of life skills, including consumer skills. However it should be noted that according to Moschis (1987), consumer education courses are more effective when (1) they teach skills that are relevant to present than future consumption needs, (2) the course materials are not too advanced for youths' cognitive state, and (3) the course material is designed such that it provides consumers opportunities to apply what they learn in class in the marketplace. Hence, the insignificance of consumer education in this study could be because of several reasons. For instance, in light of the low internal reliability of the consumer education scale, it may be necessary to develop a better measure to assess the influence of consumer education. It could also be that the consumer

education courses taken by respondents did not emphasize the three points outlined above.

This study did not attempt to isolate the influence of individual characteristics on the impact of socialization variables. Hence, additional research is needed to determine the influence of socialization processes after controlling for effects of individual characteristics of the respondents.

Influence of Consumer Skills on Consumers' Satisfaction with their Skills:

One of the objectives of this exploratory study was to examine the influence of consumer skills on consumers' satisfaction with their skills. As shown in Figure 5.3, results indicate that a majority of the consumer skills variables explained consumers' satisfaction. With the exception of comparison shopping skills, product/appearance enhancement-related skills, planning/budgeting skills, efficient, value-oriented shopping skills, and information gathering/evaluation skills were found to significantly impact consumers' satisfaction with their apparel shopping skills. Results also pointed to general trends which indicated that planning/budgeting skills was most important in contributing to consumers' satisfaction and next in importance was product/appearance enhancement-related skills, implying that consumer skills variables predicted satisfaction in varying degrees. Consumers reported planning/budgeting skills to have the most significant determinant of satisfaction.

The R^2 value of the relationship between consumer skills and consumer

satisfaction was a high of .60. This could be because the skills and satisfaction measures were similar, hence, highly correlated. Perhaps other satisfaction measures could be developed to accurately measure consumers' satisfaction with their apparel shopping skills.

Implications

The results of this research can be used by both consumer educators and retailers. Consumer educators will find the results of this study useful in developing an effective consumer skills curriculum. Through consumer education, individuals will learn life skills that will enable them to function efficiently in the marketplace and improve their quality of life (Knapp, 1991). The lack of consumer education influence found in this study may be a result of inadequate consumer skills teaching through formal education. Consumer educators will need to develop a curriculum that is directly applicable in the market setting and that emphasizes efficient consumption skills.

Moreover, retailers can also benefit from understanding the socialization process of consumers as well. Most consumers rely on specific information sources, such as family, peers, mass media including magazines, advertisements, and television, to function effectively in the marketplace. Knowledge of the consumer socialization processes will allow retailers to pinpoint information sources used by specific consumer groups and as a result, help them direct their marketing efforts

more effectively to satisfy the needs of their target consumers. For instance, it was found in this study that females tended to utilize radio and newspaper advertisements more often than males. So retailers targeting female customer could use these media in an effort to reach them more effectively.

Since findings point to the fact that parents are the most important socialization agents, perhaps parents need to make a conscious effort to teach effective consumer skills to their children from an early age. Parents would be instrumental in teaching their children life skills, including consumer skills, that would enable consumers to effectively function in the marketplace.

This study will also contribute to theory development in textiles and clothing and ethnic research. Additional research is needed whereby an expanded consumer socialization model is used to investigate the influences of many other variables that better explain the development of consumer skills and the influence of ethnic differences in consumer behavior.

CHAPTER VI

SUMMARY, CONCLUSIONS, LIMITATIONS, AND RECOMMENDATIONS FOR FUTURE RESEARCH

The objectives of this study were fourfold. Specifically, they were to examine the influences of: (1) individual characteristics on consumers' skills in shopping for apparel products; (2) socialization variables on consumer skills; (3) social structural and developmental variables on socialization variables; and (4) consumer skills variables on consumers' satisfaction with their consumer skills in apparel shopping.

It was found that several of the individual characteristics did have a significant direct influence on the consumer socialization and skills variables. Results provided a basis for understanding the relationship between college students' individual background information and usage of socialization processes and consumer skills. Parental teaching, parental encouragement, peers, and mass media significantly contributed to the development of consumer skills. Therefore, the overall results of this study confirmed Moschis' (1987) conceptual framework of consumer socialization.

The majority of the socialization variables were found to have an impact on consumer skills. For instance, parental teaching had an impact on the development of consumer skills, meaning that parents actively teach their children consumer skills. The significance of parental influence revealed in in this study was consistent with previous research in the area.

The results of this study can be used by consumer educators, retailers, and parents as well. Based on the findings, consumer educators could develop effective consumer-related courses through which consumers could be taught valuable consumption skills that are relevant for use in the real-world setting. On the other hand, retailers could use the information from this study on the relationship between individual characteristics and socialization processes to determine how to effectively reach their target customers. Lastly, realizing their importance as primary socialization agents, parent(s) could teach valuable consumption skills to their children from a very young age.

Certain limitations of this study should be kept in mind in making generalizations and assessing the validity of the results. First, although the sample was randomly drawn, it should be noted that it was selected from the undergraduate student population of only one major southwestern university. Therefore, generalizations of the results would be limited to that one university only. Moreover, in interpreting the data, it should be noted that the inclusion of individuals over 26 years of age in the sample may have influenced the findings. Further research is needed focusing on other population groups including different university students, age groups, and ethnic groups. Second, the relatively low reliability of some of the socialization and consumer skills scales allude to the need for more research in refining the scales. Third, since the R^2 values in this study were low, it is recommended that the framework needs to be expanded and additional research

conducted to identify better variables that have more significant influences on consumer skills. Fourth, in this exploratory study, the consumer satisfaction measures were similar to the consumer skills dimensions. Consequently, the R^2 was high because of this correlation. It is therefore recommended that in future studies a better measure of satisfaction should be developed. Fifth, the lack of ethnic influence on either socialization and consumer skills indicates that perhaps merely a self-report of ethnic background may not be a viable measure of providing an understanding of ethnic differences in consumer behavior. In the future, research studies should attempt to use ethnicity (to what extent the ethnic group identifies with its culture), i.e., Hispanicness and acculturation as explanatory factors of ethnic differences in consumer behavior. Furthermore, the lack of ethnic influence may be attributed to the population from which the sample was drawn. In other words, being educated and quite acculturated, Hispanic college undergraduate students selected for this study may not be the typical Hispanic consumer of the U.S. Hence, a broader based sample may also alleviate the problem of lack of influence of ethnic background. Moreover, an attempt should be made to differentiate the various subgroups within the Hispanic population to investigate differences in consumption behavior among subgroups of Hispanics. Finally, the presence of a large group of non-traditional aged (26 years and above) students in the college undergraduate student population as found in this study implies that the age group definition of what was traditionally referred to as undergraduate students has changed. Hence, in future studies

researchers should keep this aspect of students in mind when using college undergraduate students as samples for research studies.

APPENDIX A

**Survey of University Students
(Questionnaire)**

SURVEY OF UNIVERSITY STUDENTS

Dear Student:

As a graduate student at the University of Arizona, I am conducting my master's thesis research on Consumer Shopping Habits. You are one of the selected group of students randomly chosen from The University of Arizona for my study. Your participation is essential for the success of my research.

Please take 5 - 7 minutes of your time to fill out this questionnaire. No individual name has been asked; therefore, you are assured of complete confidentiality. Once the questionnaire has been completed, it will be assumed that consent has been provided for its use in this research project. Please mail the questionnaire back to me in the business reply envelope enclosed by November 12th, 1992.

Your time and effort in filling out this questionnaire will be greatly appreciated.

Sincerely,

Smita Dubey, Graduate Research Assistant
Division of Merchandising and Consumer Studies

Dr. Soyeon Shim, Associate Professor
Research Supervisor

THE UNIVERSITY OF
ARIZONA
TUCSON, ARIZONA

PART I. Please circle a number that best describes your opinion. Note that I am interested in your opinion, hence, there are no right or wrong answers.

		Disagree	In Between	Agree	
	Strongly Disagree				Strongly Agree
	↓	↓	↓	↓	↓
1. I am very good at utilizing clothing to enhance my appearance.	1	2	3	4	5
2. I learned how to be an efficient shopper in high school/college.	1	2	3	4	5
3. I can easily tell what clothing styles and colors would flatter different body types (e.g., tall, short, skinny, muscular).	1	2	3	4	5
4. I can usually tell how to care for a garment just by feeling the fabric.	1	2	3	4	5
5. My parent(s) taught me how to be a wise consumer.	1	2	3	4	5
6. I enjoy learning about economics and how it affects consumers.	1	2	3	4	5
7. I feel I always pay the right price for the products I buy.	1	2	3	4	5
8. I have a really hard time budgeting my money.	1	2	3	4	5
9. My friends and I talk a lot about buying products.	1	2	3	4	5
10. I always read all the information provided on garment tags before purchasing a garment.	1	2	3	4	5

(14)

	Strongly Disagree	Disagree	In Between	Agree	Strongly Agree
	↓	↓	↓	↓	↓
	1	2	3	4	5
11. When evaluating products, I know exactly what features to compare before making a choice.	1	2	3	4	5
12. I can tell if a garment would be colorfast just by looking at it.	1	2	3	4	5
13. My friends help me a lot in selecting clothes for myself.	1	2	3	4	5
14. Since I was very young, my parent(s) have let me choose what to buy.	1	2	3	4	5
15. I am very good about sticking to my clothing budget.	1	2	3	4	5
16. I often shop for clothes with my friends.	1	2	3	4	5
17. I always check the construction of garments for the best quality.	1	2	3	4	5
18. I never check newspaper advertisements on clothing.	1	2	3	4	5
19. I have taken several consumer-related classes in school/college.	1	2	3	4	5
20. I am knowledgeable about what is in fashion each season.	1	2	3	4	5
21. Before I buy clothes, I visit several stores to compare styles, prices, and quality of clothes.	1	2	3	4	5
22. I enjoy browsing through fashion magazines such as Cosmopolitan, GQ, Glamour, Elle, etc.	1	2	3	4	5
23. I believe that one can get good value for his/her money by comparison shopping.	1	2	3	4	5
24. I always plan on what items to buy before I go shopping.	1	2	3	4	5
25. I do not enjoy shopping for clothes with my parent(s).	1	2	3	4	5
26. I never go shopping with a clothing budget in mind.	1	2	3	4	5
27. Radio advertisements on clothing sales help me decide which stores to visit.	1	2	3	4	5
28. I am a very efficient shopper (e.g., save time & money).	1	2	3	4	5
29. I often seek fashion advice from my friends.	1	2	3	4	5
30. I usually put off buying clothes for special occasions until the last minute.	1	2	3	4	5
31. I learned many valuable shopping tips from my parent(s).	1	2	3	4	5
32. I can easily tell what fabric (fiber) a garment is made of.	1	2	3	4	5

		In Between				
		Disagree			Agree	
		Strongly Disagree				Strongly Agree
		↓	↓	↓	↓	↓
33.	I always end up buying items that I didn't plan on buying.	1	2	3	4	5
34.	I have gained knowledge about consumer rights through formal education.	1	2	3	4	5
35.	My parent(s) encouraged me to shop alone from an early age.	1	2	3	4	5
36.	I budget my money very well.	1	2	3	4	5
37.	I always pay careful attention to the fine print in advertising.	1	2	3	4	5
38.	I can tell what is in fashion each season by watching television shows.	1	2	3	4	5
39.	I read <u>Consumer Reports</u> to learn about making smart purchase decisions.	1	2	3	4	5
40.	I always spend much more on clothes than what I initially think I will.	1	2	3	4	5
41.	My parent(s) and I often talk about buying products.	1	2	3	4	5
42.	Somehow I have always been unable to buy clothes ahead of need.	1	2	3	4	5
43.	I always get the most value for my money in clothing purchases.	1	2	3	4	5

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PART II. This section deals with your satisfaction with your shopping activities. Indicate your response by circling the most accurate response.

		In Between				
		Disatisfied			Satisfied	
		Very Dissatisfied				Very Satisfied
		↓	↓	↓	↓	↓
1.	How satisfied are you with <u>your ability to...</u>					
	. Use clothing to enhance your appearance.	1	2	3	4	5
	. Save time and money in shopping.	1	2	3	4	5
	. Get the most value for your money in clothing purchases.	1	2	3	4	5
	. Evaluate information about products.	1	2	3	4	5
	. Evaluate quality of products.	1	2	3	4	5
	. Identify deceptive advertising.	1	2	3	4	5
	. Set a limit on your clothing expenditure.	1	2	3	4	5
	. Compare different products.	1	2	3	4	5
	. Plan what to buy during a shopping trip.	1	2	3	4	5
	. Evaluate current fashions in clothing.	1	2	3	4	5
	. Evaluate textile fabrics and fibers.	1	2	3	4	5
	. Keep your spending on clothes within your budget.	1	2	3	4	5

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(Continued on Next Page)

PART III. This section is for statistical purposes only. Please circle, check, or write your most appropriate response to the following items.

1. Your gender?
 1. Male
 2. Female
2. Your age? _____ years
3. Your college major? _____ (Please do not abbreviate).
4. Your work status?
 1. Part-time
 2. Full-Time
 3. Not employed
5. How old were you when you started to shop for clothes alone? _____ years.
6. On the average, how often do you shop for clothes?
 1. Once a week
 2. Twice a week
 3. Once a month
 4. Twice a month
 5. Once in three months
 6. Once in six months
 7. Once a year
7. What is your estimated **ANNUAL CLOTHING EXPENDITURE?**
 1. Less than \$300
 2. \$301 - \$600
 3. \$601 - \$900
 4. \$901 - \$1,200
 5. More than \$1,201
8. How many hours do you usually spend during each clothes shopping trip?
 1. Two to three
 2. Four to five
 3. Six to seven
 4. Other (please specify _____)
9. How much **MONEY** do you have available **EACH MONTH** for living expenses (including allowance/income)?
 1. Below \$500
 2. \$501 to \$1,000
 3. \$1,001 to \$1,500
 4. \$1,501 to \$2,000
 5. \$2,001 - \$2,500
 6. \$2,501 - \$3,000
 7. \$3,001 - \$3,500
 8. Over \$3,501
10. Your ethnic origin?
 1. White, not of Hispanic origin
 2. Black, not of Hispanic origin
 3. Hispanic
 4. American Indian/Alaskan Native
 5. Asian/Pacific Islander
 6. Other (specify country of origin _____)
11. If not born in the United States, how long have you lived here? _____ years.

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**PLEASE MAIL THE QUESTIONNAIRE BACK TO ME IN THE STAMPED
ENVELOPE PROVIDED AND
THANK YOU SO MUCH FOR YOUR PARTICIPATION!!!**

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