MARKETING IMPLICATIONS OF LOCUS OF CONTROL ORIENATION AMONG COLLEGE STUDENTS: COMPARISONS OF HISPANIC AND ANGLO STUDENTS IN THE UNITED STATES

RUSSELL ADAMS, The University of Texas at Brownsville MORRIS KALLINY, Missouri University of Science and Technology GILBERTO DE LOS SANTOS, The University of Texas-Pan American YONG JIAN WANG, Ohio University

Business Week's report "Hispanic Nation" (Grow et al. 2004), states that the 39 million Hispanic immigrants will drive growth in the U.S. population's workforce, and that Latinos are the nation's largest minority with their disposable income surging up nearly 30 percent in two years—double the rate of the rest of the population. The purpose of this paper is to assess the LOC among college students, to determine the differences between Hispanic and Anglo students regarding their LOC, and to investigate how this might impact marketing strategies for Hispanics.

INTRODUCTION

Business Week's report "Hispanic Nation" (Grow et al. 2004), states that the 39 million Hispanic immigrants will drive growth in the U.S. population's workforce, and that Latinos are the nation's largest minority with their disposable income surging up nearly 30 percent in two years—double the rate of the rest of the population. The Latino population has grown dramatically in recent years, now comprising 12.5 percent of the total U.S. population, with Mexican Americans making up 58 percent of all Latinos (Census Bureau 2001). Overall, Hispanics nationwide are expected to spend \$580.5 billion in 2002, up from \$490.7 billion in 2000 and the \$223 billion spent in 1990 (Hispanic Business 2002). A recent market research estimates that the current Hispanic population is running into 45 million with a purchasing power at \$704 billion (Arnold 2006).

Given the complexity of understanding the nature of Hispanics as a cultural and sub-cultural group (Fennell and Saegert 1992), a contingency model is more appropriate for

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analyzing the marketing implications of Hispanics (Roth and Moorman 1988). Accepting that the basic construct of both Triandis'(1993,1995) and Hofstede's (1994) work is true, that people are guided to some extent by their culture, it is also true that there are important individual variables such as socioeconomic status, education, acculturation that also influence an individual's behavior. This might also incorporate the impact of psychographic factors, such as the Locus of Control (LOC). As mentioned by Chung and Fisher (1999), culture is not always the overriding factor in peoples' lives as others may suppose.

The purpose of this paper is to assess the LOC among college students, to determine the differences between Hispanic and Anglo students regarding their LOC, and to investigate how this might impact marketing strategies for Hispanics. Traditional theories such as those of Hofstede (1994) and Trompenaars (1994) argue that Hispanics will have higher external locus of control. However, recent research (Eckman et al. 1997; Grow et al. 2004; Massey and Denton 1985; Portes and Zhou 1992), show that Hispanics are acculturated through the educational process and; therefore, should see a less significant difference in their locus of

control score. For marketers this is an important distinction because specialized messages targeted at minorities may be a necessary utilization of marketing resources. As this minority group continues to grow, it is imperative that marketers understand this segment of the population so they increase their effectiveness in marketing to Hispanics. The importance of this has increased significantly with the television stations, etc. because companies can design and execute a marketing strategy directed at Hispanics in their dominant language.

Hispanic college students are the focus of this study because they have the potential for greatly increasing their economic buying power, and for exhibiting psychographic variability similar to the overall population (Adams et al. 2004). This paper attempts to answer two basic questions: (1) What are the similarities and differences between Hispanic students and Anglo students on LOC? and (2) Are there any differences among Hispanic students on LOC due to level of education, income, and class?

These questions have important implications for marketers, especially those targeting the lucrative 18-34 age group market. It will help marketers determine if major modifications to current marketing strategies are necessary to capture more of this market. By surveying Hispanics in this age range and comparing their scores to other populations studied with the Rotter (1954, 1966) LOC instrument, areas of difference or similarity between cultures were compared.

LOCUS OF CONTROL

Rotter's (1954) social learning theory which is a bi-dimensional measure of an individual's attitude about him/herself and his/her environment, leans toward either an internal or external focus. Those with an internal focus recognize that they have control over their environment and their life, and hence are more proactive in their actions. Those with an external focus will tend to view the world as an environment that acts without them and therefore consider themselves incapable of influencing their environments. Individuals with an external LOC believe they have little, or no, power to affect changes in their lives, or their environments, and will be likely to assume a passive victim lifestyle.

LOC has long been regarded as a personality factor that influences individuals' evaluation, attitudes toward work, motivation, learning ability, and working performance (e.g., MacDonald 1973; Spector 1982; Maddux 1991; Gulati et al. 2004; Hattrup et al. 2005; Perry and Morris 2005). In an educational context, students with high external or internal LOC exhibit significantly different perceptions of educational objectives and knowledge acquisition (e.g., Nelson et al. 1980; Grimes et al. 2004). Grimes et al. (2004) found that students with higher internal LOC tend to attribute personal outcomes to self, while students with higher external LOC tend to believe that teachers determine good or bad grades.

There is extensive published literature on the importance of LOC on behaviors (Greene 1988; Hui and Bateson 1991; Hoch and Loewenstein 1991; Gould 1991; Siddarth and Chattopadhyay 1998; Zufryden, Pedrick and Sankaralingam 1993). According to Philips and Gully (1997). people who cannot control their external environment will tend to change their internal perceptions of the stimuli. In this sense people with an internal locus of control, used to controlling their world will manipulate media messages to correlate with their worldview. The inverse of this implies that those with an external focus may be more susceptible to the marketing messages. However, those with a strong internal LOC will be less likely to engage in interactive, online marketing because they tend to withdraw from situations that they perceive are out of their control (Brenders 1987, Zimmerman 1995), or that they perceive to possess inadequate tools with which to communicate (Larson, Piersel, Imao and Allen 1990). This may help explain the findings of studies showing that Hispanic consumers with high external LOC have a tendency to be more brand loyal (Saegert, Hoover and Hilger 1985), apparently preferring to have fewer choices (Hoch and Lowenstein 1991). This may not be the case for younger educated Hispanic students in higher educational institutions.

HYPOTHESES

LOC and Education

The social cognition theory (Bandura 1986, 1997) suggests that previous educational success will positively influence college students to be more successful. The reason is that previous success has a significant, and positive, influence on the students' selfefficacy, which is an important predictor of future success in education. Self-efficacy measures an individual's self confidence in achieving his or her goals. It has little to do with a student's ability to learn, but his internal orientation towards the goals, such as his/her amount of effort and perseverance help increase academic success (Bandura 1997). Previous research found that the level of education has a significant impact on the understanding of the self and the environment, with increased education and academic success leading to higher internal orientation (Levenson 1974; Lynch, Hurford and Cole 2002). Therefore, we hypothesize that:

H₁: Junior and Senior level students have a higher internal LOC than Freshman and Sophomore level students.

LOC and Social Class/Family Income

The demographic differences, such as age, education, social class, and family income, have a significant impact on human behavior across different disciplines (Rogers 1995). Moreover, past marketing research identified that demographic factors are most likely to be associated with the motivational aspect in the decision making on product usage (e.g., Dickerson and Gentry 1983; Dutton, Rogers and Jun 1987; Krugman 1985; Atkin and LaRose 1994; Lin 1998), as earlier and successful product users tend to be from

upscale social classes. Previous LOC research identified that higher social class and income are positively correlated with internal LOC orientation (Levenson 1974).

Research in developmental science found that an individual's natural tendency to develop the sense of self and the ability to understand his/her external environmental forces, as well as the LOC orientation, are influenced by family (Moneta et al. 2001). This implies that LOC orientation is impacted by the social environment, primarily the parents or direct family. Therefore, internally focused parents or direct family members tend to instill the same LOC orientation to their family members. Since individuals (e.g., parents of the students) with higher social class and income are likely to be more internally focused, we expect in this study that social class and family income level of the students can explain a considerable variance of the LOC of the students.

H₂: College students who are from an upper socio-economic class will have a higher internal LOC than those from a lower socio-economic class.

H₃: College students who are members of high income families will have a higher internal LOC than those who are members of low income families.

Hispanics and Acculturation

From a traditional perspective, a well-known cultural orientation in the Latin American culture is fatalism. Hispanic people generally tend to be highly fatalistic, believing that their fortune and luck are controlled by destiny (e.g., Osland et al. 1999; Suro 2004). A high external LOC appears to be rooted in the traditional culture. Hispanics are traditionally considered a collectivist society versus the individualistic society that mainstream America is considered to be (Hofstede 1994). Triandis (1995) states that group identities are more important in collectivist cultures and less important in individualistic cultures. According to Triandis (1993), the self is construed as independent and different from others under individualism, but interdependent and the same as others under collectivism. According to Herbig and Yelkur (1998), Hispanics are different from Anglos in needs and factors that influence them such as social, economic, family and other cultural influences. For example, distinctive elements in the Hispanic culture include their tendency to be more risk averse and family-oriented (Herbig and Yelkur 1998). This falls in line with the collectivist concept and also affirms the notion that the interpersonal influence is an important part of the decision process of the Hispanic people. Moneta et al. (2001) found that, compared to Anglos, Hispanics are more external in LOC and lower in expectations of personal achievement. If the traditional cultural approach is plausible, Hispanic students may be generally considered more external in their LOC in comparison with Anglo students.

However, it is interesting to note that, in Gaa and Shores' (1979) study, Hispanic college students had high internal LOC when some success is achieved, but had high external LOC when certain failures are experienced (cf. Moneta et al. 2001). This implies that the impact of personal success or failure, rather than the cultural or interpersonal influence, can be highly significant on Hispanic students. Whether Hispanic and Anglo college students have different levels of LOC because of ethnicity and culture requires further deliberation.

Within the United States, the ethnicity and the culture by which an ethnic group is featured may play a less important role on LOC. The differences in which Hispanic and Anglo students are raised up in a broad-sense social and cultural environment is hard to tell. Both groups are living under one educational, legal, political, economic, and consumption system. The system does not vary by ethnicity; instead, it is a broad-sense American culture in which each individual student is educated in the same way as one another. Acculturation, or more specifically Americanization, of different ethnic groups in the United States has made the cultural environment in the United States completely different from the ancestors—no matter from a Hispanic or Anglo origin.

Another factor that blurs the cultural difference is the spiritual background, which has a fundamental influence of culture (Hofstede 1980). The religious background for Hispanics is heavily Catholic, while the Anglo population leans toward Protestant (Baptist, Lutheran, Methodist, etc.). However, the common for both cultures is Christianity, which is based on Christ and the New Testament. If religious belief can be considered the guideline for daily life, the beliefs and the behaviors which the beliefs direct can be explained in the same or similar way for Hispanics and Anglos.

Further, one issue with Hofstede's (1994) study is that it focused on macro cultural factors, but used a relatively homogeneous demographic population, given that the sampling frame included only subjects from one company (IBM). Culture and subsequent acculturation is not a one-dimensional construct (Fortuny et al. 1998). Therefore, it may be expected that, though Hispanic culture may be collectivistic in nature resulting in requisite traits such as risk averseness and social norming, there may be other traits that vary from this simplified structure. Studies suggest that cultural differences can also be confounded by language (Gasquoine 1999), education level (Heaton et al. 1991) and socio-economic status (Ostrosky-Solis et al. 1985). These confounding factors will therefore impact the collectivist nature of the respondents. Thus, we argue that Hispanics may have lower internal LOC as compared to Anglos when both groups have not had that much higher education, but after certain years of higher education, Hispanic and Anglo students will bear no significant difference in LOC.

- **H₄:** Hispanic freshmen will have a lower internal LOC (or a higher external LOC) than Anglo freshmen.
- **H₅:** At an above-freshman level, there is no significant difference between Anglo and Hispanic college students in terms of LOC.

As shown previously, higher education and higher income accelerate assimilation into the dominant culture by those from different cultures. It has also been found that middle class Hispanics will consume in a similar manner as middle class Anglos (Eckman et al. 1997; Grow et al. 2004). English speaking Hispanics, as found in colleges, have a higher socio-economic status than Non-English speaking Hispanics (Massey and Denton 1985). Portes and Zhou (1992) used the term "segmented assimilation" to refer to what they see as major differences in their attaining of successful positions and incomes by today's second generation Americans. Second generation, and higher, Americans who are among the first in their family to attend colleges, may be more similar to mainstream Americans, than they are to the first generation Hispanics, when it comes to consumption patterns. This is supported by the findings that among Hispanics there are significant differences based on their English-speaking skills (Adams-Esquivel and Sennot 1988) and their acculturation and identification with their ethnic group (Deshpande et al. 1986). Therefore, combining H₂ and H₅, we can argue that students with internal LOC orientation tend to be attributed to higher social class, but not a specific ethnic group.

H₆: At an above-freshman level, LOC for Hispanic college students is more a function of class than ethnicity.

RESEARCH METHODOLOGY

Sample

Eight of the ten United States colleges and universities included in the sample were selected by using a stratified random sample by region from members of the Hispanic Association of Colleges and Universities (HACU) listed in HACU website (http://www.hacu.net) to allow the collection of an adequate sample of Hispanic students.

The universe of 163 HACU institutions, 116 two-year colleges and 47 universities, in the United States, was stratified into three regions (South, West, and East-North), with two colleges selected from the West Region, two from the South Region, and four from the East-

North Region. In addition, two institutions from Texas were conveniently selected for the study, due to their proximity to the Mexican border, to complete the sample of ten institutions.

Either the Dean or the Department Chair of Business Administration was contacted at each participating institution, and requested to randomly select six classes from their business courses taught during the Spring Semester or Ouarter of 2003. In most cases, the Dean or Department Chair assigned a faculty member to act as the contact person and to collect the data. A random procedure to select the six classes was recommended to contact persons. This random procedure required the contacts to list all business courses currently being taught in their college or department and to use a table of random numbers, or the computer, to randomly select six courses. Business courses included all courses taught in their College or Department of Business Administration. A total of 953 completed surveys were collected. Non response bias was not analyzed as the method resulted in a captive sample. Of these 523 indicated Hispanic ethnicity. Analysis for MCAR (Missing Completely at Random) through T-tests was not significant, so missing data is not an issue. The sample has a Bartlett's test of Sphericity significant to the .000 level which demonstrates an adequate sample (Hair et al. 1998).

Instrument

Among different measurement scales of LOC (e.g., Levenson 1974; Coombs and Schroeder 1988; Spector 1988), the measure of Internal-External LOC developed by Rotter (1966) has been one of the most intensively used across different disciplines, such as education, psychology, and marketing (Fournier and Jeanrie 2003). The original Internal-External LOC measure consists of 23 items, with two statements under each item representing internal and external LOC. Respondents choose between the internal LOC and external LOC statements in each item by a single score that presents either internal or external orientation,

so as to reflect their general tendency of internal or external LOC. When such a LOC measure is applied to the respondents, a higher LOC score reported indicates that an individual is more external LOC-oriented whereas a lower LOC score corresponds to a higher internal LOC orientation.

In order to understand the LOC of the students. this study utilized Rotter's (1966) measurement scale of Internal-External LOC because of its accepted usefulness as a valuable instrument in investigating the LOC. By using the Internal-External LOC items and linking them to the differences existed in education level, social class, income level, and ethnicity, we can demonstrate the motivational factors that can explain college students' performance and achievements. The use of LOC will be particularly explanatory for the performance of Hispanic students in the current study, given the characteristics of the culture. We expect that the Internal-External LOC measure can help explain the differences set up in the hypotheses, such as those between seniors and freshmen, Hispanic and Anglo students, and students from different social classes.

In this study, we modified the Internal-External LOC questionnaire according to our need in obtaining direct, effective, and meaningful responses from college students. We used 10 items in our questionnaire, each item containing two statements respectively representing internal and external aspects of perceived LOC for a subject. The items include aspects of grades, promotions, overweight, marriage, politics, sports, etc. Some of the items from the original Internal-External LOC measure were removed due to their inappropriateness in the use by college students.

RESULTS

As indicated in Table 1, 72 percent of the Hispanic students surveyed were between the ages of 18-24 with the remainder being over 24. Only 23.5 percent of the Hispanic respondents' fathers had earned a college bachelor's degree or higher and 27.9 percent of the fathers had

completed an eighth grade education or less. A slight majority, 53 percent, considered themselves middle class, 4.7 percent lower class, and only 1.2 percent considered themselves upper class and the remainder considered themselves either lower middle or upper middle class (see Table 1). Moreover 75.4 percent were born in the U.S. and 20.1 percent were born in Mexico. Their parents were evenly split between being born in the US and Mexico. Of the 523 students surveyed, an impressive nine percent, indicated interest in attending graduate school.

H₁ postulated that junior and senior students will have a higher internal LOC than freshmen and sophomore students. In other words, the LOC score reported by freshman and sophomore will be higher than junior and senior students. To test this hypothesis, the data was recoded where freshman (n=175) sophomore (n=450) were combined in one group (n=625), while juniors (n=166) and seniors (n=137) were put together in another group (n=303). Freshmen and sophomores scored higher (mean=1.37) than juniors and seniors (mean=1.31), and one-way ANOVA revealed that there was significant difference between the two groups (F=4.89, p<0.05). The result clearly showed that junior and senior students possess a higher internal LOC than freshman and sophomore students, indicating that the two additional years of education indeed make a significant difference on LOC, whether by means educational attainment or attrition. Therefore, H₁ was supported.

H₂ stated that upper socio-economic class students in higher education will have higher internal LOC than lower socio-economic class students. In other words, students from lower socio-economic class will score higher in terms of LOC. To test this hypothesis, respondents falling within certain socio-economic classes were selected. Students who are self-reported as lower class are considered a lower socio-economic class group (n=45), while students who classified themselves from upper middle class and upper class are included in the upper socio-economic group (n=171). The low class

TABLE 1 Descriptive Statistics

| Total Sample | 953 |
|--|-------|
| Hispanics | 523 |
| - | |
| Sample ages of Hispanics sample 18-24 | 72% |
| 25-29 | 12.7% |
| 23-29 29- or more | 15.3% |
| | 13.3% |
| Parents' educational level of Hispanics | |
| Completed 8 th grade | 27.9% |
| Completed high school | 46.4% |
| Earned college degree | 13.8% |
| Earned a graduate degree | 9.7% |
| Psychographic grouping of Hispanic sample | |
| Sustainer | 50% |
| Survivor | 30% |
| Belonger | 19% |
| Achiever | 1% |
| Emulator | .5% |
| Self perceived class of Hispanic sample | |
| Upper class | 1.2% |
| Upper middle class | 12.9% |
| Middle class | 53% |
| Lower middle class | 27.7% |
| Lower class | 4.7% |
| | |
| Place of birth for Hispanic sample | |
| In the USA | 75.4% |
| In Mexico | 21.4% |
| Intention to go to graduate school for Hispanic sample | |
| Yes | 9% |
| No | 91% |

group (mean=1.45) had a higher score on LOC than the high class group (mean=1.30), and one-way ANOVA revealed that there was a significant difference between the two groups (F=4.43, p<0.05). The result indicates that upper socio-economic class students have a higher internal LOC than lower socio-economic class students. Therefore, H_2 was supported.

H₃ posited that students who are members of high income families have a higher internal LOC than students who are members of low

income families. In other words, students from low income families should score higher in terms of LOC than students from high income families. To test this hypothesis, respondents who reported both low and high family incomes were selected. The low income group consists of students from families with annual incomes less than \$24,999 (n=254), while the high income group includes students who reported annual incomes above \$100,000 (n=144). The low income group (mean=1.37) had a higher score on LOC than the high income group

(mean=1.28), and one-way ANOVA revealed that there was a significant difference between the two groups (F=4.00, p<0.05). The result indicates that students who are members of high income families have a higher internal LOC than those from low income families. Therefore, H_3 was supported.

H₄ and H₅ argued that Hispanic students will have a lower internal LOC than their Anglo cohorts at the freshman level, but at the sophomore level and up, Hispanic college students do not have lower internal LOC than Anglo students. That is to say, a sophomore level and/or up, Hispanic students will not score significantly higher than their Anglo cohorts in LOC scores. At the freshman level, 147 Hispanic students (mean=1.39) and 20 Anglo students (mean=1.17) in the sample were compared. One-way ANOVA revealed that there was a significant difference between the two groups (F=6.38, p<0.05). Therefore, H_4 was supported. To test H₅, Hispanic students (n=242, mean=1.39) and Anglo students (n=143, mean=1.36) at the sophomore level were compared by using one-way ANOVA, and the result showed no significant difference between these two groups (F=.56, p>0.10). Hispanic students (n=71, mean=1.38) and Anglo students (n=64, mean=1.29) at the junior level were also compared. One-way ANOVA showed an insignificant difference (F=1.86. p>0.10). Further, Hispanic students (n=52, mean=1.36) and Anglo students (n=61, mean=1.33) at the senior level were compared. Consistently, the difference between the two groups was insignificant (F=.09, p>0.10). The results jointly indicate that Hispanic and Anglo students do not have significant difference in terms of LOC at an above-freshman level. Therefore, H₅ was supported.

In H₆ we speculated that the LOC for Hispanic students is more a function of class than ethnicity at an above-freshman level. To test this hypothesis, we compared the LOC scores of the students based on their socio-economic class (high vs. low) and ethnicity (Hispanic vs. Anglo). A 2x2 factorial design was applied. Students at the sophomore level and above

were selected (sophomores, juniors, and seniors). MANOVA test revealed that socioeconomic class influences LOC at a significant degree (F=3.64, p<0.10), while ethnicity has no significant impact on LOC (F=.81, p>0.10). Meantime, there was no significant difference by the class-ethnicity interaction (F=1.80, p>0.10). The results not only reinforced the findings on H_2 and H_5 , but also clearly demonstrated that LOC is stemmed from socioeconomic differences rather than ethnic sources. Therefore, H_6 was supported. The MANOVA results were reported in Table 2.

CONCLUSION AND MARKETING IMPLICATIONS

The purpose of this study was to assess the LOC among college students, to determine the differences between Hispanic and Anglo students regarding their LOC, and to investigate how this might improve marketing strategies for reaching Hispanics. Empirically, we investigated the differences of LOC orientation among college students on the basis of a number of antecedent factors, such as ethnicity, education level, social class, and household income. The analysis laid out step by step an approach to determine where and by what mechanisms Anglo and Hispanic students demonstrate LOC similarities and differences. The net result is that we find that the educational process has a powerful acculturative effect. As Hispanic students go through the higher educational process there appears to be a tendency towards an increase in orientation toward internal LOC, in line with cited theory. Interestingly, this impact is felt among the all student respondents despite the fact that previous research groups Hispanic culture as one that has an external LOC. Another indicator is the social class and income components. This should not be surprising, since income and education are considered determinants of social class. The results of this study appear to confirm that post-secondary educational attainment impacts the students' evaluation of their social class status. An increase in internal LOC may be viewed as a process in which students may be impacted by

| TABLE 2 | | | | | | |
|----------------|--|--|--|--|--|--|
| MANOVA Results | | | | | | |

Dependent Variable: LOC (R Square = .91, Adjusted R Square = .91)

| Source | Sum of Squares | df | Mean Square | F | Significance |
|----------------------|-------------------|-----|-------------|--------|--------------|
| Model | 270.43 | 4 | 67.61 | 370.58 | .00 |
| Ethnicity | .15 | 1 | .15 | .81 | .37 |
| Socio-Economic Class | .66 | 1 | .66 | 3.64 | .06 |
| Ethinicity x Class | .33 | 1 | .33 | 1.80 | .18 |
| Error | 27.00 | 148 | .18 | | |
| Total | 297.43 | 152 | | | |

increased higher education, even during their undergraduate level of education—and may be one of the undetected by-products of higher education. This is evidenced by Hispanic students moving away from a traditional Latin American rooted fatalistic culture, towards a self-challenging and self-deterministic culture more common in the United States. This is in support of cited acculturation theory.

These findings are important for marketers primarily because they suggest that it may not be necessary to tailor all marketing campaigns to the young educated Hispanic group when the target market is educated young adults between the ages of 18 to 34. It can be assumed that educated, Hispanics in general are more acculturated and exhibit similar general attitudes as other young educated consumers; hence, they should respond to similar marketing For example, the Army's recent advertising campaign, "Be all that you can be", or the Marine's current advertising campaign, "We are looking for a few good men," should appeal to young educated people, as well as to Hispanics. One could also argue that targeting the young Hispanic group separately with culturally focused campaigns identified in past research could backfire because these appeals may be a reminder of cultural values that young Hispanics are trying to discard.

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