

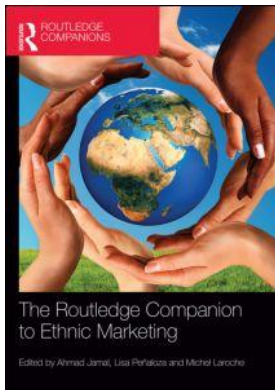
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## **The Routledge Companion to Ethnic Marketing**

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### **Ethnic minority consumers' responses to the web**

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# Ethnic minority consumers' responses to the web

*Boris Bartikowski*

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## Introduction

Ethnic minority consumers are growing in number in major economies around the world, along with their purchasing power. Moreover, ethnic minorities' increase in internet use rates outpaces that of majority consumers in developed countries (eMarketer 2013). Nielsen's (2012) 'State of the Hispanic Consumer' report shows that U.S. Hispanic broadband internet use at home grew 14 per cent within one year as compared to only 6 per cent in the general U.S. population. Many companies have recognized the increasing importance of the internet as a way to effectively reach the growing segments of ethnic minority consumers. For example, to target Turkish minorities in Germany, the German car producer Volkswagen launched the campaign 'Volkswagen speaks Turkish' ('Volkswagen Türkçe Konuşuyor') (Volkswagen 2011). On various occasions, the portal [www.volkswagen.de](http://www.volkswagen.de) offers consumers targeted information in Turkish, such as name and contact information of Turkish-German bilingual car sellers from all over Germany. Similarly, Kraft Canada launched Kraft Ka Khana ([www.kraftcanada.com/kraftkakhana](http://www.kraftcanada.com/kraftkakhana)), a microsite that targets immigrants from South Asia. The website shows how easy it is to maintain ties with the home culture and traditional South Asian cooking, at the same time facilitating integration into Canadian life and society with products from Kraft. Although a wide array of theoretical and empirical investigations focuses on ethnic minority consumers in general (Grinstein and Nisan 2009; Jamal and Chapman 2000; Jamal, Peattie and Peattie 2012; Tsai 2011), surprisingly little research explores their behaviour on the internet (Becerra and Korgaonkar 2010).

Existing studies widely support that websites with a culturally congruent design generate positive outcomes such as favourable attitudes toward the website or enhanced intentions to purchase from the website (Baack and Singh 2007; Cyr 2008, Cyr and Trevor-Smith 2004; Lynch *et al.* 2001; Singh *et al.* 2006; Singh, Furrer and Ostinelli 2004). However, these studies resonate on country levels as cultural units – a view that is not without criticism, particularly with regards to targeting ethnic minorities. Indeed, many question the notion of cultural homogeneity within nations and hence call for conceptualizations that acknowledge cultural diversity and the existence of multicultural marketplaces (McSweeney 2009; Nakata 2009; Tung 2008; Witte 2012; Yaprak 2008). Although ethnic minority consumers can spread broadly through majority populations without forming unique bonds with their own culture, many associate

strongly with their ethnic heritage and culture. In other words, ethnic minorities often retain ethnic cultural roots, but also reach for some degree of acculturation to their host culture (Mendoza 1989; Tsai *et al.* 2000). Hence, consumer segmentation and target marketing in terms of countries as homogeneous cultural units do not seem appropriate (Cleveland and Laroche 2007; Watson *et al.* 2002). Every country has its own unique mix of ethnic groups, suggesting a need for culturally specific approaches for effectively targeting ethnic minority consumers. Obviously, further academic research is needed in this area.

This chapter reviews and discusses literature related to how ethnic minority consumers behave on the web in an attempt to offer some guidance to ethnic marketing and to identify future research avenues. The remainder of the chapter is structured as follows: ‘The digital divide’ discusses literature relevant to the issue of the digital divide between mainstream and ethnic minority consumers; ‘ethnic identity’ reviews literature relevant to ethnic identity and the extent to which identity positions inform ethnic minority consumers’ responses to online marketing communication; ‘website cultural congruity and ethnic minorities’ tackles issues of website cultural adaptation as a means to target ethnic minority consumers; finally, ‘outlook and future research’ describes further discussions and offers some propositions for future research.

## The digital divide

Right from the beginning, the internet offered consumers significant digital opportunities in terms of job search, health information, education, entertainment, communication and product and price comparisons. However, not everyone had equal access to the internet, which created inequalities in the marketplace – or what is called the ‘digital divide’ (Fairlie 2004; Hoffman *et al.* 2001). The existing literature in this field focuses mostly on the situation in the United States and shows that ethnic minorities suffered the most from digital inequalities. For example, Morton *et al.* (2003) report that African Americans and Hispanics in the United States paid on average more for automobiles when they purchased offline, but they paid nearly the same price as non-Hispanic Whites when they bought online. Particularly in the earlier times of the internet, Hispanics, African Americans and Asian Americans in the United States were less likely to own computers and use the internet than the non-Hispanic White majority; they also often had had slower connections (Fairlie 2004; Hoffman *et al.* 2001). Such digital inequalities have important consequences for prosperity and economic development (Hsieh *et al.* 2008; Im and Chee 2008).

Studies also explored reasons for the digital divide and identified socio-economic and demographic factors as key differentiating influences. For example, Chinn and Fairlie’s (2007) assessment of 161 countries shows that income differentials mainly explained the digital divide. Similarly, Porter and Donthu (2006) reveal that internet access barriers in the United States resonated mainly with lower income levels; they also show that race was one of the key factors that explained differences in consumer beliefs about the usefulness of the internet. Hoffman *et al.* (2001) found that gaps in internet access between ethnic minority and majority groups in the United States existed even after controlling for educational differences. Another study by Ono and Zavodny (2008), again conducted in the United States, suggests that a digital divide between ethnic minorities and majorities might be attributed to English language skills: ethnic minority consumers with a limited English proficiency used the internet significantly less often and less efficiently than those with more developed English language skills.

Recent studies also point to significant differences in how ethnic minority and majority consumers use interface devices and media. Although mainstream consumers in the United States use the internet more frequently at home, ethnic minority consumers are more likely

to use mobile devices. In particular, in 2011, about 66 per cent of non-Hispanic Whites had broadband internet access at home compared to only about 50 per cent of African Americans or Hispanic Americans (Zickuhr and Smith 2012). However, during 2012, about 60 per cent of Hispanic households in the United States owned at least one internet-enabled cell phone compared to only 43 per cent of the general market (Nielsen 2013). Similarly, Lopez *et al.* (2013) report that in 2012 about 75 per cent of African Americans and Hispanics accessed the internet from mobile devices compared to only 60 per cent of the non-Hispanic White population. These studies also show that ethnic minority consumers used a much wider range of mobile applications (e.g. to access email, do social networking or listen to music) than majority consumers, and they were also more likely to use mobile devices for purchasing online (Nielsen 2012; Zickuhr and Smith 2012).

Significant differences among use patterns between ethnic minorities and mainstream consumers may also be related to structural or institutional factors that immigrants face within a specific host country. For example, minority consumers in Canada tend to fare either much better than the average Canadian in terms of education and earnings or much worse (Boudarbat and Lemieux 2010; Kaur 2011). Moreover, internet use within the ethnic minority groups could be a function of specific needs of minority groups. Ethnic minority consumers live and navigate in between multiple worlds and face the agents of acculturation aligned with original and new cultural environments (Jamal 2003a; 2003b). For example, Veenhof *et al.* (2008) showed that new immigrants in Canada use the internet significantly more for job searching and for making telephone calls than the Canadian mainstream population. This signifies that the internet is particularly useful for newcomers' transition into a new society, and at the same time enables them to keep bonds with family and friends in their home countries. Deeper understanding of factors that affect ethnic minority consumers' behaviour on the internet arguably requires insights into both collective- and individual-level phenomena, particularly in terms of acculturation processes.

## Ethnic identity

Ethnic minority consumers' behaviour on the internet can be seen in relation to their ethnic identity (Appiah 2004; Deshpandé *et al.* 1986; Elias *et al.* 2011; Laroche *et al.* 1998). In this sense, ethnic minority consumers consume, not only for utilitarian reasons, but also to 'manifest their social identity, beliefs, and goals as minorities' (Grinstein and Nisan 2009, p. 105). The concept of ethnic identity emerged out of social identity theory (Tajfel and Turner 1986) and is defined as the 'self-constructed understanding of oneself in terms of one's ethnic group membership that changes in response to developmental and contextual factors' (Phinney 2005, p. 1987). Particularly, ethnic minority consumers may experience multiple ethnic identities that influence how they interact with others and how they consume (Jamal and Chapman 2000). Laroche *et al.* (2005) suggest that the impact of ethnic identity on consumer behaviour may be studied along two dimensions that consistently emerge in the literature: language use and ethnic attachment. Both dimensions have implications for how ethnic minority consumers respond to marketing communication on the internet, and they are discussed below.

## Language use

Language plays an important role in the formation of cognitive processes and choice decisions (Craig and Douglas 2006; Schmitt and Zhang 1998; Sherry and Camargo 1987). Language is, according to Hofstede (2001, p. 21), 'the most clearly recognizable part of culture'.

Ethnic minority consumers differ with respect to their host-country language proficiency, suggesting that their website preferences may vary depending on the type of language used on a website. A study with a nationally representative sample of 1,220 Latino adults in the United States (Taylor *et al.* 2012) shows that immigrant Hispanics are least likely to be proficient in English; however, for the second and third generations, Spanish use falls as English use rises and English becomes the dominant language among the third generation. The study also shows that almost all third-generation Hispanics are either bilingual (29 per cent) or English dominant (69 per cent) – in other terms, only 2 per cent of third-generation Hispanics are primary Spanish speakers. Similarly, a research report by comScore consulting company (comScore 2010) shows that only 20 per cent to 30 per cent of Hispanics in the United States think they see ‘not enough Hispanic advertising’. This suggests that language may not be a major factor that hinders successful online marketing to ethnic minority consumers. Accordingly, a study by La Ferle and Lee (2005) shows that English language media are generally effective for targeting African Americans and Hispanics in the United States. Similarly, based on data about U.S. Hispanics, Becerra and Korgaonkar (2010, p. 288) conclude that ‘language used in web ads – English or Spanish – does not diminish their effectiveness on strong Hispanic identifiers’.

Luna and colleagues have extensively studied information processing of bilingual ethnic minorities. For example, Luna and Peracchio (2002) argue that second-language processing of marketing communication is more challenging and may, therefore, be less likely to be successful in persuading consumers than first- or native-language processing; however, this effect is contingent on consumers’ processing motivation (need for cognition). Luna *et al.* (2003) show that both graphic congruity (the congruity between a website’s graphics and its text) and cultural congruity (the congruity of the website’s content and the visitor’s culture) enhance the effect of second-language communication on persuasion. This again suggests that websites may not need to be translated to effectively reach bilingual ethnic minorities: graphic congruity may compensate effects of missing translations. Carroll and Luna’s (2011) accessibility–fluency framework suggests that bilinguals’ evaluations of marketing communication are contingent on interactions between what they speak as first and second languages and the content of advertising. Advertisements written in the language typically used in its content area (for example, ‘job’ is an English word typically used in the work content area) produce higher evaluations through processing fluency (the ease with which content can be decoded and processed).

One aspect that attracts particular research attention relates to mixed-language messages, such as, for example, a slogan that states ‘Looking great doesn’t have to cost a fortuna’ (Luna and Peracchio 2005b, p. 43). According to the markedness model (Myers-Scotton 1998), language is associated with social meaning that people want to emphasize, for example, to express their social group membership. Mixed-language messages may generate greater contrast with the recipient’s expectations and may therefore become more marked and more salient. Hence, mixed-language messages may be liked more for two reasons: they mark social group values and they are more salient. Similarly, communication accommodation theory (Giles *et al.* 1991) argues that adjusting speech, vocal patterns and gestures in communication signals to the recipients respect and awareness, which evokes positive responses. Accordingly, mixed-language messages may be preferred by ethnic minority consumers because such messages suggest that the sender has made an effort to appear as closer or as more similar to a well-respected ethnic target group.

Koslow *et al.* (1994) show that Spanish-language elements in advertising increase Hispanics’ perceptions of the advertiser’s sensitivity to the Hispanic culture, which leads to enhanced evaluations of the advertisement. Unexpectedly, the study shows that advertising exclusively

in the Spanish language decreases affect toward the advertisement. Indeed, how mixed-language messages affect attitudes and behaviours may depend on the valence of the associations that people have with the target language or culture (Luna and Peracchio 2005a; 2005b). Native language use may activate an ethnic minority culture schema with positive as well as with negative associations (for example, stigmas associated with being Hispanic in the United States such as being lazy or belonging to a group with a lower socio-economic status). Luna and Peracchio (2005a) show that majority-language slogans that switch to the minority language are less persuasive than minority-language slogans that switch to the majority language; however, the effect is reversed when respondents have positive associations with the minority language.

Li and Kalyanaraman (2012) study a similar effect, namely, changes in attitudes that result from websites that display the editorial content in one language but show banner advertisements in another language. Their study involving Chinese minority consumers in the United States shows that websites and advertisements in English generally receive more attention and result in higher recall and purchase intentions than websites and advertisement in Chinese. It could be that a large number of Chinese consumers acculturate significantly to U.S. consumer culture, which results in their preferences for marketing messages in English language.

In summary, the preceding literature review suggests that ethnic minority consumers (mainly in the United States) can be targeted effectively with the use of (second-language) marketing communication in English. However, language preferences obviously vary with a number of factors such as language proficiency, type of information required, duration of stay in the host country or communication context, and should be taken into account. Further research is needed to compare and contrast those with low and high levels of individually felt acculturation and explore their preferences for language use in advertisements.

### ***Ethnic attachment***

Ethnic attachment, or the strength of felt identification to an ethnic group, is widely recognized as a key determinant of how consumers respond to marketing communications. Ethnic minority consumers with a strong and salient ethnic identity tend to be more sensitive to identity-relevant information (Appiah 2001; Deshpandé *et al.* 1986; Elias *et al.* 2011). This may be because such information activates social identity within a person's self-schema, particularly when the person strongly identifies with cultural identity (Forehand *et al.* 2002; Reed 2004). For example, Green (1999) shows that African American minorities in the United States who strongly identify with their ethnicity evaluate advertisements more positively when the advertisements feature people of their own ethnicity in positions of dominance; however, weak ethnic identifiers prefer advertisements that feature people from the majority population in positions of dominance.

On the internet, Appiah (2004) reports that African Americans in the United States with a strong ethnic identification spend more time on African American-targeted websites, and evaluate these websites more favourably than the ones targeting mainstream White consumers. Alternatively, African Americans with a weak ethnic identification show no such differences. Elias, Appiah and Gong (2011) find that African Americans in the United States display more favourable attitudes toward a website if the product presenter is African American instead of White and that this effect increases with the strength of the ethnic identity. Despite its undeniable importance, ethnic attachment alone may be insufficient to explain the effectiveness of ethnically targeted marketing communication on the internet. Other factors, such as language capabilities, host-country associations and the degree of host-culture acculturation, need to be considered as well.

Forehand and Deshpandé (2001) study effects of variability in the awareness or salience of ethnic identity. Consumers are likely to process more ethnically relevant information if they have a high degree of ethnic self-awareness, which is a 'temporary state during which a person is more sensitive to information related to his or her ethnicity' (Forehand and Deshpandé 2001, p. 336). Ethnic self-awareness may occur when people are prompted to categorize themselves along ethnic criteria. This process is oftentimes spontaneous or unconscious and can be aroused by individual variables, situational factors, or contextual primes (Forehand and Deshpandé 2001). Hence, culturally typical symbols, colours, visual images or other cultural markers displayed on a website may prime ethnic minority consumers' identities, make their identity more salient, and thereby increase website effectiveness.

Although ethnically targeted social media enable ethnic minorities to satisfy relational needs, such as creating and maintaining personal relationships, they also impel a sense of belonging to the ethnic group and may, therefore, be preferred over non-ethnically targeted social media sites. For example, *migente.com* is a website on which Latino people can meet; using the site may reinforce a sense of belonging to the Hispanic community and culture and thereby create 'stickiness' to the site. Similarly, Rovai and Gallien (2005) report that African American students who enrolled in an online class re-created a racial community that had a positive impact on their participation to the class.

## Website cultural congruity and ethnic minorities

Ethnic minority consumers may respond favourably (in terms of positive attitudes toward the site or enhanced purchasing intentions) to websites that match with their cultural expectations, suggesting that targeting minorities on the internet requires different web content and design than what is used for the majority population (Grinstein and Nisan 2009; Mazaheri *et al.* 2011). Luna *et al.* (2002) argue that increased effectiveness from a website localization strategy is derived from the targeting possibilities by server tools that can identify the domain to which a visitor belongs: 'If the domain belongs, for example, to a Spanish internet service provider, marketers could serve certain culture-specific content that would not be available to visitors from a US domain' (p. 408). A website has high Website Cultural Congruity (WCC) when it communicates to consumers in their native language and when it displays graphical symbols, pictures or other markers that are typical for the target culture or otherwise suggests proximity to the target culture (Luna *et al.* 2002). The next sections discuss some theories that suggest overall positive effects of higher levels of WCC on consumers' attitudinal or behavioural responses to the web (such as greater liking of the site, greater trust, etc.). However, it should be mentioned that the suggested effects have not been tested explicitly in relation to ethnic minority consumers. Marketers should also be aware of potential undesirable non-target effects such as, for example, majority consumers' negative responses to brands that associate themselves to foreign cultures.

### *Flow experience*

According to Luna *et al.* (2002), WCC is a content characteristic that influences the likelihood of users experiencing flow. Culturally congruent websites (as compared to incongruent ones) may be more familiar to visitors, thereby requiring them to use fewer resources for cognitive processing. This lower cognitive load may result in enhanced flow experiences. Flow is a state of focused attention and loss of self-consciousness in which the website user is completely engrossed in a browsing task (Csikszentmihalyi and LeFevre 1989). Hoffman and

Novak (1996) describe flow as an experience that is: (1) characterized by a seamless sequence of responses facilitated by interactivity, (2) intrinsically enjoyable, (3) accompanied by a loss of self-consciousness and (4) self-reinforcing. Flow creates stickiness to the site and encourages consumers to linger and revisit the site again in the future. Hence, when ethnic minority consumers surf a website that is culturally congruent with their ethnic culture, they may experience greater flow than majority consumers surfing the same website. However, when ethnic minority consumers surf a website that is culturally congruent to the host-country culture (hence incongruent to their ethnic culture), they may also experience some flow, perhaps as a consequence of habituation or acculturation to the host culture. Therefore, for websites that are culturally congruent to the host country, attitudes and preferences toward the site should be less distinctive between ethnic minority and majority consumers than for websites that are culturally incongruent to the host or the majority culture, but culturally congruent to the ethnic minority culture. Future research should explore this hypothesis while adjusting for potentially related predictors such as individually felt acculturation of ethnic minority consumers or their duration of stay in the host country.

### **Website usability and usefulness**

Harris (2005) argues that search engines sometimes hinder ethnic minorities from using the web efficiently because they display information that may not be specifically relevant to them. Indeed, search engines commonly use geomarketing tools to determine the user's location and deliver region-specific content. Therefore, search queries can result in information or content suggestions that are more relevant to a local mainstream population but less relevant or less useful to ethnic minority consumers. As this example suggests, website usefulness and usability may be improved by ethnically tailored content. A study by Singh *et al.* (2006) involving majority consumers from three countries (Brazil, Germany and Taiwan) shows that these consumers perceive websites with a culturally congruent design as easier to use, more useful and efficient, and therefore they like them more. Similarly, for ethnic minorities, Detlefsen (2004), Lorence *et al.* (2006) and Miller *et al.* (2007) all show that African Americans in the United States, in comparison with White mainstream consumers, are less likely to use mainstream health information websites. According to Detlefsen (2004), this may be because of maladapted website content and design: health websites should address the specific needs of ethnic minority users and consider that on average they may have lower literacy rates than the mainstream population, less health literacy, as well as less computer experience. Digital divide research tackles such demographic influences extensively. Detlefsen also suggests that health information website content may be simplified, and therefore be more useful to ethnic minority consumers, when the site uses actual spoken language, such as 'sugar' instead of 'diabetes', 'pressure' for 'hypertension', or 'the blues' for 'depression'.

A relevant theoretical framework to explain usability aspects of culturally congruent websites is the Technology Acceptance Model (TAM) (Davis *et al.* 1989). TAM is one of the most influential models in information systems research and has been used frequently to study consumers' responses on the internet. It suggests that website acceptance results from two perceptual beliefs: perceived Ease Of Use (EOU) and Perceived Usefulness (PU). EOU is the degree to which a person believes that using a website is free of effort and PU is the belief that using a website increases task performance. These variables are interlinked: EOU affects PU, which in turn affects attitudes toward the website and ultimately use intentions. Singh *et al.* (2006, p. 94) suggest that researchers should draw on TAM 'to study the use and acceptance of portals and websites specifically targeted to ethnic minority consumers'.



### **Similarity attraction**

Several studies (Appiah 2003; Baack and Singh 2007; Harris 2005; Marcus and Gould 2000) suggest that a greater match between a consumer's cultural identity with that of the website in terms of WCC accounts for positive effects of WCC on attitudes and behaviours. This resonates with the similarity effect (Byrne 1971), which states that people are attracted by people or objects that are similar to themselves. By contrast, objects or people that are perceived as dissimilar tend to be less liked. Similarity may be experienced in various ways, for example, in terms of similar personality traits, similar cultural values or similar attitudes.

Appiah (2003) reports that African Americans in the United States spend more time on, and recall more information from, ethnically targeted sites than on mainstream sites. Gevorgyan and Manucharova (2009) show that Chinese in the United States prefer websites that feature collectivistic values, whereas Americans favour websites that display individualistic values. Based on focus group interviews, Singh *et al.* (2008) offer extensive lists and examples of culturally specific themes and website design elements that are particularly relevant to U.S. Hispanics. For example, family themes (pictures of families, websites that are designed to be used by all family members) or important Hispanic role models ('triumphant Latinos') emerge as core themes from their focus group interviews. The authors recommend that marketers emphasize these themes when designing websites for targeting U.S. Hispanics in order to increase perceptions of cultural similarity and enhance website appreciation.

The similarity effect is known as a robust phenomenon in social psychology (Montoya and Horton 2004). It informs several theories that make similar predictions about how culturally congruent website design informs consumers' attitudes and website preferences. First, social categorization theory (Hogg and Abrams 1988) posits that people divide the world into 'us and them' categories. The in-group, which is the group that resembles oneself, tends to be preferred and the out-group is usually disliked (so-called in-group favouritism). For example, the theory predicts that when surfing a website with an Asian look and feel, consumers would make the same associations to the website as they make to Asian cultures in general. Hence, consumers may like a website more when it depicts cultural values of the culture to which they belong.

Second, balance theory (Heider 1958) posits that individuals strive for consistency or harmony. Accordingly, cognitive consistency (the urge to maintain one's values and beliefs over time) drives psychological balance. Balance may occur as a consequence of perceived similarity between the consumer and the website ('everything on the site is in the "right" order'). Hence, a culturally congruent design may evoke feelings of balance and harmony and may therefore be preferred over standardized or culturally incongruent ones.

Third, according to social comparison theory (Festinger 1954), people are driven by the need to hold 'correct' attitudes and beliefs. They may feel attracted by similar others because of social comparisons suggesting that agreement (similarity) satisfies this need. Therefore, culturally congruent websites may be seen as the confirmation of an internal self-evaluation in comparison with the website ('It is correct and good that I belong to this culture'), which ultimately results in liking culturally congruent websites.

Finally, the similarity effect may also be interpreted in terms of 'implied evaluation' (Aronson and Worchel 1966). Accordingly, when a person recognizes attitudinal similarity in another person, the similar person may be liked more because it is believed that the liking will be reciprocal (Layton and Insko 1974). Hence, a culturally congruent website may be liked more because viewers assume that they are part of the website's target and can therefore benefit from reciprocity ('The site will give me something positive back').

Although these theories generally support positive effects of higher levels of WCC, these relationships remain to be tested empirically for ethnic minority consumers.

## Outlook and future research

Research into ethnic minority consumers' behaviour on the internet has broadly evolved in the following directions: studies that explore the extent of and reasons for the digital divide between ethnic minority and majority consumers, studies that investigate behaviour contingent on ethnic minorities' cultural identity and studies that investigate WCC as a driver of ethnic minority consumer behaviour. Despite the volume of research, research into ethnic minority consumers' behaviour on the internet is still in its infancy. The following discussion delineates some potentially fruitful areas for future investigations.

Given that most of the existing research on the digital divide has been conducted in the United States, there is an urgent need for more empirical insights involving ethnic minority consumers from other parts of the world. Insights from China would be particularly important because of the sheer size of the Chinese population. More than 40 per cent of the 1.3 billion people in China use the internet (Internetworldstats 2014) and almost half of them belong to ethnic minorities (China Statistical Yearbook 2012). Similarly, Europe, which is a mosaic of various cultures and ethnicities, remains widely under-researched in this regard. It would be interesting to see whether trends exemplified in the existing digital divide research (mainly from the United States) are the same as in other countries or regions of the world.

Recent statistics suggest that the emergence of smartphones makes it easier for ethnic minority consumers to access the internet, which arguably narrows the digital divide; at the same time, as mentioned previously, studies show that minorities use mobile devices more frequently than majority consumers (Nielsen 2013; Zickuhr and Smith 2012). These developments suggest a new form of digital divide in which minorities are no longer constrained by internet access problems but may be challenged by the device they use (Washington 2011). It is arguably more difficult to engage in thorough product or price comparisons or to follow an educational program on a smartphone than on a laptop or an office computer. Such differences between minorities and majorities may perpetuate segregation in the physical world, which future research should clarify. More research is also needed to reveal the consequences of the new digital divide in terms of price comparison activities or minority–majority differences in online product evaluation and choice processes.

Another important topic for future research is to clarify whether and when higher levels of WCC are needed to effectively target minority consumers. Existing studies suggest that effects of WCC may be contingent on the degree of ethnic identity, and that host-country language (mostly English in the United States) is in many instances an effective tool to target bilingual minorities. More insights are needed that guide practitioners' decisions on how to allocate resources toward standardized or culturally adapted website design in culturally diverse markets. Future studies may investigate the effectiveness of culturally congruent website design and language display depending on ethnic minority consumers' goals for using the internet. Such goals may be differentiated in terms of searching for information versus browsing for entertainment (Hoffman and Novak 1996; Schlosser 2003). Goal contingencies may also be researched along different product or service categories. For example, information related to ethnic and non-ethnic products may be processed differently and may therefore require different levels of WCC. In conjunction, future research may reveal the role of web translators on non-bilingual minority consumers' information processing and decision making. Studies may

also consider minority consumers' degree of bilingualism (for example, measured by language tests such as the TOEFL), as well as their degree of bi-culturalism, which appears more realistic than categorizing minority and majority consumers into discrete bimodal categories (Luna *et al.* 2008). Research may also expand into multiculturalism and multi-lingualism. Indeed, many minorities live and work in multicultural environments in which they are confronted by more than one foreign language. For example, minority consumers in Canada deal in many instances with English and French, both of which may be second and third languages to them. How does ethnic minority consumers' multi-lingualism shape information processing of commercial information?

It would also be interesting to investigate further how the internet contributes to ethnic minority consumers' acculturation and socializing processes, particularly in relation to brands. Immigrants and ethnic minorities undergo processes of acculturation in which they add aspects of the host culture on to their traditional culture and potentially modify or even replace their existing value system (Hurh and Kim 1984; Teske and Nelson 1974). It has been shown that online social networks play an important role in the development of minorities' healthy sense of self-identity, which is necessary to adapt to a foreign environment (Byrne 2007). Studies also show that ethnic minorities use social media more frequently than majorities (Zickuhr and Smith 2012), that social media is increasingly important for brand building (Bernoff and Li 2008; Kaplan and Haenlein 2010), and that consumers embrace brand associations for improving their self-concept (Aaker 1997; Keller 1998). For example, Heehyoung *et al.* (2008) note that a brand achieves success when consumers express their personal characteristics through it as a result of online community membership. Drawing on this literature, researchers may interpret ethnic minorities' social media use in terms of a coping strategy that results from acculturative stress (Copeland and Hess 1995; Mena *et al.* 1987). Future studies may investigate if, and under which conditions, ethnic minority consumers may serve as brand ambassadors. With this in mind, studies may also answer questions about the role of social media for minority consumers' brand relationship building in relation to host- and home-country brands.

Another important, but under-researched area relates to the impact of religiosity on minority consumers' responses to the web. One of the rare articles in this field is by Zainul, Osman and Mazlan (2004), who offer a discussion on Muslims' e-commerce acceptance in regards to online payment systems. Because it is uncertain if credit card payments conform to the Islamic Shariah rulings, Muslims may prefer to use the 'Murabahah system', in which a buyer instructs an Islamic bank to make a purchase on one's behalf instead of directly using a credit card to make the payment (*ibid.*). Other faith groups may also have unique requirements potentially affecting the ways such groups engage with and use web-based marketing efforts. Future research should deepen this and other aspects related to religiosity and ethnic minorities' online behaviours.

Finally, marketing actions that target ethnic minorities can as well affect majority consumers with unwanted, potentially harmful, non-target market effects (Aaker *et al.* 2000; Antioco *et al.* 2012; Johnson and Grier 2011; Oakenfull *et al.* 2008). In many instances, marketers face the dilemma that culturally sensitive web content may be appreciated by members of one culture, but does not cause an effect on another culture – or can even offend another culture's value system. Cultural elements in advertising can also result in a lack of brand differentiation and dilute a brand's identity (Burgos 2008). An important question for marketers, therefore, is how they may use the internet to communicate with multiple cultures within the domestic market at the same time. Future research may adopt a processing fluency perspective (Carroll and Luna 2011; Fang *et al.* 2007; Janiszewski and Meyvis 2001) to investigate how cosmetic variations

and repetitions of culturally laden web content and design interact with minority and minority consumers' preference formation on the internet.

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