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⊟ **Abstract and Keywords**

Consumers today are culturally diverse, and these multicultural consumers are of increasing importance to organizations as their size and spending power grows. This chapter explores some of the key factors influencing multicultural consumers and considers how the field of marketing is changing as organizations seek to gain a better understanding of the unique needs of this growing consumer population. Specifically, it looks at how culture and identity influence consumption patterns as well as how this perspective changes as consumers adopt different cultural frames. The chapter also examines how branding, advertising, and other marketing efforts may be received by multicultural consumers. As more companies seek to market their products and services to wider, more global audiences, understanding multicultural consumers plays a pivotal role in strategic marketing efforts.

Keywords: culture, identity, cultural diversity, multicultural, global consumers, cultural frame

Introduction

In planning the 2010 Census, the United States Census Bureau recognized that due to increasing cultural diversity, dramatic changes were needed to count the U.S. population successfully. Beyond changes in how race and ethnicity information were measured, the U.S. Census Bureau embarked on a comprehensive multicultural advertising campaign in an unprecedented 28 languages designed to educate and motivate households throughout the U.S. to participate in the 2010 Census (census.gov, 2011). More than 400 ads were developed for use in a broad range of media outlets from mainstream television to event sponsorship, town hall meetings and digital venues. Mediaweek, an advertising trade publication, recognized the campaign's success by naming it the "Best Multicultural Campaign" of 2010 (census.gov, 2011). For companies interested in the multicultural consumer, the campaign served a twofold purpose. Not only did it provide better information about the diversity of the U.S. consumer, but it also illustrated how a targeted, integrated promotional campaign successfully reaches a diverse multicultural audience.

The cultural values of consumers have long been an important consideration for marketers. However, the marketing and consumer behavior fields have experienced a dramatic shift in the last 50 years. Early marketing efforts tried to identify the similarities between cultures as companies began to see opportunities to expand markets beyond their geographic borders (Nielsen, 1959). However, marketers quickly realized that to understand consumers, organizations had to seek a more in-depth understanding of the cultural values of the new target audiences they pursued (Henry, 1976). As advanced technologies evolved, the global marketplace became far more accessible to organizations and consumers themselves experienced revolutionary exposure to new cultures and new ideas (Dickson, 2000). Also during this time, consumers became more mobile relocating across borders and continents in record numbers to pursue a new opportunity, a new life, or a new dream.

Marketers today need not travel far to pursue target audiences with diverse cultural perspectives. As societies have become more multicultural, the relationship between cultural values and consumption is increasingly complex as more consumers identify with multiple cultural perspectives. Today's multicultural consumers are of increasing importance to organizations as their spending power grows. This growing consumer segment is changing not only how we market products and services but also how we research cultural influences on consumption. Currently, much of the research in the field of consumer behavior stems from "theoretical frameworks yet to be validated in other cultures" (Maheswaran & Shavitt, 2000, p. 59). Looking into the future, marketers will continue to modify their methods and messages to better connect with the multicultural consumer. In addition, consumer behavior researchers will likely work to advance our knowledge of the cultural influences on consumption as we dig deeper into the societal influences on the psychological processes driving consumer behavior (Johar, Maheswaran, & Peracchio, 2006).

In this chapter, we dissect some of the key influences on multicultural consumers and consider how the field of marketing is changing as organizations seek to gain a better understanding of the unique needs of this growing consumer population. Throughout this essay, we draw on the seminal work by Hong and colleagues investigating internalized culture or cultural frame as an antecedent that influences how multicultural consumers perceive and interpret the world around them (Hong, Morris, Chiu, & Benet-Martínez, 2000). We begin with a look at how culture and identity influence consumption patterns as well as how this perspective changes as consumers adopt different cultural frames. Then, we examine research on how branding, advertising, and other marketing efforts may be changing how companies target multicultural consumers. We conclude with a discussion of how multicultural consumers will continue to change the marketplace and pose a series of questions designed to propel research on multicultural consumers in new directions. As more companies seek to market their products and services to wider, more global audiences, understanding multicultural consumers plays a pivotal role in strategic marketing efforts.

Cultural Influences on Consumption
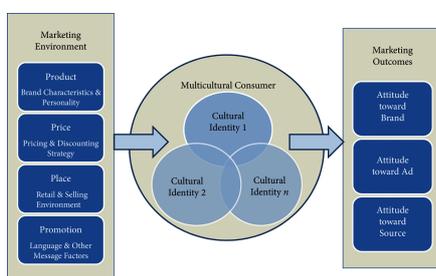
Cultural Identity

The role culture plays in identifying who we are as individuals has long been recognized as important. Early research identified culture as one of the primary drivers of personality (Norman, 1963; Tupes & Christal, 1961). However, our understanding of cultural differences has been strongly influenced by Hofstede's (1980) comprehensive work to define national culture along four primary dimensions including power distance, uncertainty avoidance, individualism, and masculinity or assertiveness. As a contrast to Hofstede's national-level values, Schwartz (1999) identified individual-level values derived from three bipolar dimensions: autonomy versus conservativism, hierarchy versus egalitarianism, and mastery versus harmony. In the end, cultural values manifest as a combination of both national-level and individual-level values that are a "product both of shared culture and of unique personal experience" (Schwartz, 1999, p. 25).

Over the years, researchers working to understand cultural differences have endured criticism cautioning against the overgeneralization of cultural dimensions that can lead to cultural racism, stereo-typing, and discrimination (Clark, 1990; Ouellet, 2007). Yet the drive to better understand consumer behavior demands that marketers investigate culture's influences on how consumers relate to authority, to themselves, to each other, and to perceptions of risk (Clark, 1990). Understanding the unique cultural perspective of a consumer will help us to better meet their wants and needs in the marketplace as well as illuminate how they interact with marketers and the messages they send. In addition, examining the role of culture in consumption provides unique insights into how individuals who identify with multiple cultures access different value systems in their decision-making processes (Arnould & Thompson, 2005).

In defining cultural identity, we look at how value systems and norms relate to why members of a culture engage in a specific action. Schwartz (1999) defined these cultural values in terms of the underlying motivation that drives an actor toward a desired outcome. In the consumer domain, this motivation may manifest in terms of the reasons used to justify a decision. For example, in documenting a "cultural divergence in decision making, … consumers from East Asian cultures may often choose [reasons] that support compromise, while individuals from North American cultures may often choose [reasons] that support pursuing a single interest" (Briley, Morris, & Simonson, 2000, p. 173) when making a product choice. This research aligns well with both individual differences in motivation toward hierarchy and conservatism (Schwartz, 1999) as well as the societal emphasis on collectivism (Hofstede, 1980) among East Asian consumers. By contrast, for North America consumers, decisions were driven by individual motivations of mastery and autonomy (Schwartz, 1999) together with cultural norms that value individualism (Hofstede, 1980). As consumers engage in the multitude of decisions they make each day, including many marketplace judgments, their cultural perspective likely drives how they rationalize choice.

One way in which culture may impact patterns of consumption is the influence of culture on the acceptance of new products and services as well as the adoption of new technologies. Researchers have identified three dimensions of national culture that influence the diffusion of product innovation. Consumers in more individualistic and "masculine" cultures who emphasize wealth, ambition, success, and personal achievement (Hofstede, 1980) tend to be more innovative (Steenkamp, Hofstede, & Wedel, 1999). This may mean that consumers who identify with these cultural values are more likely to try new products. However, it may also be true that these consumers who are willing to try new products may also be more likely to engage in switching behavior and subsequently display less brand loyalty. By contrast, cultural values centered on uncertainty avoidance and conservation are negatively related to product innovativeness (Steenkamp et al., 1999). Among consumers who espouse these values, switching behavior may be lower and brand loyalty stronger. However, encouraging these consumers to try new products may present more of a challenge for marketers, particularly if those products are dramatically different from the current consumption norms within a society.

How and when cultural identity influences consumption may depend on a wide variety of factors that interact with decision processes as consumers navigate the marketplace. For example, researchers hypothesize that "consumers cultural tendencies may be active or dormant, depending on the shopping situation and the state of mind it evokes" (Briley et al., 2000, p. 175). From the perspective of the marketer, this means that a producer or seller may activate a cultural frame in an attempt to influence or persuade the consumer. Activation of specific cultural values may influence the purchasing decisions consumers make without their conscious awareness of the influence of culture by evoking feelings associated with a specific set of values. Figure 01 demonstrates how stimuli in the marketing environment, such as advertisements, activate cultural identities within consumers. The identity, in turn, influences their attitudes toward the product or brand, an advertisement, and its source.

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Figure 01 : Activation and Influence of Cultural Identity

Briley and Wyer (2002) demonstrate this effect by showing that making Chinese participants aware of their cultural identity initiated a prevention focus, a desire to avoid decisions with negative consequences. Prior research also shows that East Asians tend to align their decision-making process with a prevention focus, whereas North Americans often adopt a promotion focus when making consumer decisions (Aaker & Lee, 2001). However, Briley and Wyer (2002) also found that making cultural heritage salient among North Americans can elicit feelings of belonging to a group that prompt consumers to adopt a prevention focus. Similarly, cultural identity may induce feelings of allegiance, loyalty, or patriotism (Druckman, 1994) that emphasize collective rather than individual goals. Therefore, marketplace cues may send mixed signals to a consumer if they simultaneously attempt

to activate a cultural identity generally associated with individualism while spontaneously promoting feelings of group connectedness or allegiance.

A review of the extant literature in marketing and consumer behavior suggests that there are at least three perspectives to consider when discussing cultural identity. First and foremost is the self-view of the person and the way they identify with a specific cultural group. Individual-level cultural values and identification with specific aspects of one's culture may differ among people who share the same culture framework. A second perspective is that of a group or the general disposition or set of traits valued by a group, also referred to as the nation-level culture. A group describes and transmits their values to those within the culture such as children growing up within the system as well as to others outside the group. However, the view of cultural beliefs from inside the system may differ from those on the outside looking in, the external perspective, thus providing another viewpoint. This third perspective of an outsider as they seek to understand a group by assigning meaning to the values and beliefs can be used as a way of comprehending a cultural group, but may not convey a deep enough understanding of the meaning of the group's cultural values. Although culture may be viewed from the perspective of the individual, by adopting the group perspective, we see culture as a "lens, shaping reality, and a blueprint, specifying a plan of action" (Luna & Gupta, 2001, p. 46). Each perspective, the individual application of cultural values, the collective interpretation of values by those within the group, and the external assessment of those outside the group offers a unique viewpoint and differences in the interpretation of cultural values. In this essay we explore how these three unique perspectives underscore differences in how culture influences patterns of consumption.

The Multicultural Perspective

Of course for a growing group of consumers, cultural identity has additional richness and the added complexity of relating directly to more than one distinct set of cultural values. In this essay, we specifically examine how culture influences behavior with particular attention to those consumers who have imbedded knowledge and fluency in more than one unique culture, multicultural consumers. In the U.S., the number of people identifying with two or more races grew 32% from the 2000 Census to the 2010 Census (Humes, Jones, & Rameriz, 2011). Researchers increasingly make a clear delineation between consumers who are bilingual or multilingual and consumers who are bicultural or multicultural. Specifically, being multicultural involves extensive experience in more than one culture that extends beyond language to access "culture-specific cognitive structures, or mental frames, depending on the socio-cultural context" (Luna, Ringberg, & Peracchio, 2008, p. 279). This important distinction means that as multicultural consumers access one of the cultural frameworks they have direct experience with, they will apply values that correspond to that cultural lens to their decision-making process. However, in other situations, the same individual's decision making may be very different as they draw from a different cultural frame within their own experience. Figures 02a and 02b demonstrate how cues in the marketing environment may activate different cultural identities within the multicultural consumer and subsequently exert different influences on their attitudes toward the brand, an advertisement, or its source.
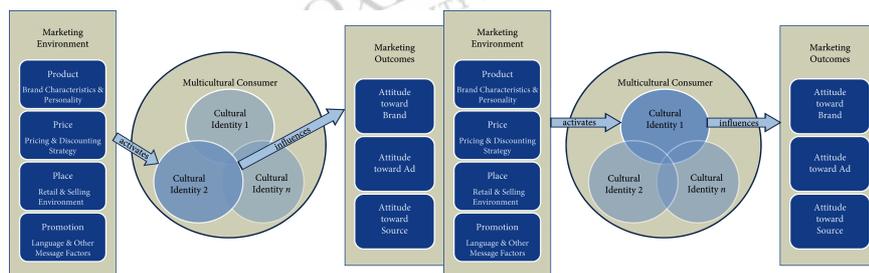
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Figure 02a & 02b : Activation of a Unique Cultural Identity Influences Attitudes

Activation of different cultural frames or identities has been shown to occur in a wide array of consumer situations. Language itself may activate the particular cultural frame consumers draw on to guide their decision-making processes. A cultural frame is activated automatically by the use of one language over another. Consumers then align their self-views with the cultural values associated with that framework, and the values activated by a cultural frame may directly or indirectly influence consumers' subsequent evaluations or decisions in the marketplace (Luna et al., 2008). Activating the cognitive structures congruent with one specific cultural identity may prompt value judgments about a particular product or message; this is one way marketers tailor products and messages to connect with multicultural consumers.

Although marketers may strategically activate different cultural frames in their attempts to persuade multicultural consumers, multicultural consumers may also use consumption experiences to express different dimensions of their identity. Examining consumption narratives of multicultural consumers reveals how they sometimes use the products they purchase to signal a specific cultural identity or aspect of that identity to others (McCracken, 1986). Using consumption to signal identity may depend on the group setting. Specifically, multicultural consumers may rely on product selection to display one cultural identity when they are with friends in a social setting (Briley, Morris, & Simonson, 2005) and make a very different choice to convey an alternate identity when they are with their family (Sekhon & Szmigin, 2009). At the same time, consumers may use one of their cultural identities to justify consumption behaviors that run counter to the values of another of their cultural identities (Bahl & Milne, 2010). For the multicultural consumer, the resolution of conflicting consumption goals may trigger conflicts within their own value system. For example, in many cultures, fashion goods may be used to express ones' individuality and personality important to one cultural identity, yet they may conflict with the conformity or modesty norms valued by an alternate internalized identity. Multicultural consumers, who are the second generation of a family living in a cultural community very different from that of their parents, may be particularly sensitive to this type of cultural conflict as they work to integrate both cultural value systems into their individual identity (Sekhon & Szmigin, 2009).

Although some multicultural consumers may experience conflict between their diverse cultural identities, for others their multicultural experience as a whole may be part of their defining consumer experience. However, researchers differentiate between the conscious activation of cultural norms to convey an identity from the automatic activation of frames that reflect "their embodied preferences for familiar tastes and routines" (Thompson &

Tambyah, 1999, p. 238). These authors distinguish "cosmopolitan" consumers working to display behaviors that fit into a new cultural environment from multicultural consumers who have internalized multiple cultural systems. As an outsider tries to adapt and follow a new cultural pattern, the depth of their understanding is likely much lower than those raised within the cultural environment. Therefore, the consumption patterns of these "cosmopolitan" consumers may reveal their limited experience with the cultural values. Further, marketers have proposed that for a generation of young consumers, their global experience may be more influential in unifying them as a market segment rather than their unique cultural frames. However, researchers have demonstrated that even within the global youth segment, consumers operate as a "constellation of singularities," drawing from their different cultural frames in disparate consumption situations (Kjeldgaard & Askegaard, 2006). From this research, we see that multicultural consumers demonstrate more than superficial displays of cultural norms in an attempt to signal their identity. The cultural frames they adopt in various consumption situations are ingrained into their identity, may be automatically or intentionally activated depending on the consumption situation, and have an enduring impact on their overall consumer behavior.

Acculturation

Early theories of how people acclimate to living in a new or different cultural environment were centered on a process of learning and internalizing a culture, often referred to as acculturation. One framework proposed to describe this process focuses on accommodation whereby individuals adapt to the new cultural environments by gradually incorporating values and norms with their own beliefs and behaviors over time (Triandis, Kashima, Shimada, & Villareal, 1986). However, some who experience new cultures may also either overshoot, going beyond the new culture's beliefs in an attempt to reproduce what they consider to be the accepted norms, or they may rebel against the new culture in an attempt to demonstrate cultural affirmation and reinforce their own beliefs (Triandis et al., 1986). Researchers are quick to point out that these paths to acculturation are not mutually exclusive and not unidirectional as individuals move in and out of their cultural identities, depending on the situational context (Lee, 1993; Stayman & Deshpande, 1989). In addition, as consumers incorporate new cultural values and forge their multicultural identity, they may also create their own version of the combined cultural ideal or what some refer to as "hybrid identities" (ÜstüNer & Holt, 2007). In this way consumers may adapt their self-view, aligning different parts of their personality or value system with a different cultural perspective. However, for many consumers who grow up in a bicultural or multicultural home, the acculturation process is less about adapting to a new set of cultural values and more about negotiating the differences as an individual learns multiple cultural value systems simultaneously.

Consumer socialization, or learning consumption patterns, provides an opportunity to examine how people incorporate cultural values and norms as part of their identity (Arnould & Thompson, 2005; Askegaard, Arnould, & Kjeldgaard, 2005; Oswald, 1999). In addition to cultural values, parenting style (e.g., protective, authoritative, indulgent, and permissive) influences the consumer socialization of children (Rose, 1999; Rose, Dalakas, & Kropp, 2003). For children, the styles of their parents (and in some homes grandparents or other extended family members within the same household) may differ and subsequently influence the particular cultural values and beliefs emphasized as children absorb a cultural system. In addition, children growing up in a cultural environment that differs from their parents' ethnic origin may experience differences in consumer socialization during the school age and middle school years as the influence of peers becomes increasingly important. For these reasons, we can conclude that the process of acculturation may be very different for children born into a multicultural family or environment as compared to teens and adults who adopt a multicultural identity later in life.

Cultural Differences

Individualism versus Collectivism. One of the dimensions that receives much attention in understanding cultural differences in consumer behavior is the examination of the differences between cultures that value individualism versus those that emphasize collectivism (Aaker & Maheswaran, 1997; Schwarz, 2006). In forming opinions or making decisions, societies that emphasize and value individualism are more likely to consider their own personal attitudes, needs, and rights, whereas collectivist societies place more emphasis on norms, obligations, and duties (Lee, 2000). For example, cultures with a collectivist orientation place more emphasis on in-group expectations and opinions when making product choices as compared to individualist cultures (Lee, 2000). Within the multicultural consumer's decision-making process, the level of individualism of the cultural frame activated is likely to influence the type of information used to make a product choice. These differences suggest that consumers may allocate more weight to disparate types of information they encounter in the marketplace. Consumers with an activated individualist cultural frame may rely more on attribute information and use systematic processing to decide between product alternatives, whereas a collectivist frame may activate a reliance on heuristic processing in a similar product selection task (Aaker & Maheswaran, 1997). Product attribute information helps individuals select and focus on the product features that align best with the individual's desires and preferences. In addition, persuasive advertising messages may be designed to activate a specific cultural frame by focusing on either individual or in-group benefits (Han & Shavitt, 1994). Taken together, marketers may use an advertising message to first activate a cultural frame that emphasizes a set of values (e.g., individualistic versus collectivist) then provide information most likely to persuade consumers who adopt that specific cultural frame. However, as marketers seek to understand the values and belief system of a specific culture, it is important to recognize that individuals within that culture will vary in how they incorporate those values into their self-view.

Advertisers often rely on ambiguity to prompt consumers to elaborate on the marketing message they are trying to send. Understanding how different cultural frames respond to incongruent or ambiguous information is an important part of understanding multicultural consumers. Adopting particular cultural frames has been shown to influence how consumers receive and resolve ambiguity in advertising messages (Luna & Peracchio, 2001). Those who adopt an individualist cultural frame use product attribute information to resolve ambiguity, whereas a collectivist cultural frame prompts the use of both the advertising source together with attribute information to resolve any ambiguity (Aaker & Sengupta, 2000). This research extends earlier findings that demonstrate how different cultural frames promote the use of particular product information. As advertisers target multicultural consumers, it is important to understand which pieces of information are essential to helping those with a specific cultural frame elaborate on the marketing message.

Consumption behavior in general may differ as multicultural consumers vary their lifestyle behaviors within their various cultural frames. Lifestyle differences between those with an individualistic frame may lead to preferences for products, services, and experiences that satisfy egocentric needs

or wants and to spending more in categories such as entertainment, sports, adventure, and fashion (Dutta-Bergman & Wells, 2002). Similarly, among consumers with an independent mindset, the presence of peers may increase impulsive consumption (Zhang & Shrum, 2009). By contrast, for those identified as interdependent, such as those who adopt a collectivist cultural frame that emphasizes and values peer opinions, the presence of peers tends to reduce impulsive consumption as these consumers actively try to suppress impulsive consumption tendencies (Zhang & Shrum, 2009). Collectivist cultures spend more time in lifestyle activities centered in and around the home such as preparing food or reading and may be less likely to make consumption activities a central part of group socializing (Dutta-Bergman & Wells, 2002). More broadly, consumers with a collectivist perspective may actively try to suppress desires for impulsive buying behavior which they characterize as "highly individualistic, emotionally charged behavior" that is inconsistent with their cultural norms (Kacen & Lee, 2002). Researchers often examine how cultural values influence consumption by looking at what different groups of consumers purchase and why. For example, a comprehensive assessment of food and beverage purchases revealed differences between French-speaking and English-speaking Canadian households such that those from French-speaking households did more of their own cooking and relied less on convenience foods (Schaninger, Bourgeois, & Buss, 1985). These types of nation-level lifestyle and value differences between cultures have direct implications for how consumers spend their time and financial resources.

Patterns of lifestyle effects on culture-based consumption may also differ as consumers' age (Holbrook & Schindler, 1994). For a multicultural consumer whose separate identities relate to both individualistic and collectivist cultures, conflicts may arise as they reconcile how to allocate their resources over time and with age. At the same time, researchers have shown that within each cultural perspective (individualistic versus collectivist) priming individual or interdependent motives can alter consumer behavior and override cultural tendencies (Torelli, 2006). In this way, depending on which particular cultural frame is primed, multicultural consumers may display differences in their consumption patterns in categories ranging from fast food (Bagozzi, Wong, Abe, & Bergami, 2000), gifts (Sherry, 1983), personalized products (Kramer, Spolter-Weisfeld, & Thakkar, 2007), as well as their preferred media and news venues (Dutta-Bergman & Wells, 2002).

Much of the work on cultural differences focuses on consumers who relate to only one cultural frame and describes how the values of difference cultural frames influence consumption. However, the multicultural consumer may identify with two or more cultural frames that rely on value systems that sometimes conflict as people engage in consumption activities. More work is needed to understand how these types of cultural differences within the same individual manifest within consumer context.

Power Distance and Societal Structures. The distinctions between individualism and collectivism have received much of the research attention in the consumer-behavior literature. However, whether a society is structured "horizontally" (valuing equality) or "vertically" (emphasizing hierarchy) may also influence the behavior of the multicultural consumer (Shavitt, Lalwani, Zhang, & Torelli, 2006, p. 325). The horizontal versus vertical societal structure differs from the individualism versus collectivism distinction as well as the national-level distinction of Hofstede's (1980) power distance dimension. The motivation behind vertical societal structures is for an individual to advance "via competition, achievement, and power" (Shavitt, Lalwani, et al., 2006, p. 326). By contrast, horizontal societies value equality. Importantly, vertical and horizontal societal structures each exist within both individualist and collectivist cultures, but how different groups display these values is likely to differ (Shavitt, Lalwani, et al., 2006). For example, vertical structures in collectivist cultures may be more influenced by brand symbols that emphasize reducing social risk or endorsements by traditional, paternalistic in-group leaders (Shavitt, Lalwani, et al., 2006). By contrast, vertical individualistic cultures may identify status symbols as those who have outperformed others in a given field such as business, sports, or entertainment. In addition, prestige is often displayed through possessions (Shavitt, Lalwani, et al., 2006). Horizontal individualistic cultures may be most motivated by feelings of self-reliance and uniqueness, whereas horizontal collectivist cultures may emphasize benevolent care for others (Shavitt, Lalwani, et al., 2006). Each of these different perspectives may lead to differences in both the types of products and services consumed as well as how marketers can best connect with the underlying motive for purchasing those goods.

Applying this expanded typology of cultural differences may have important implications for branding messages and endorsements (Aaker, 2006), as well as how we organize and present choice alternatives in the marketplace (Meyers-Levy, 2006). In this way, marketers may activate different schemas for how consumers process choice decisions. For example, a vertical organization of products in a retail setting may give premier shelf-space to prestigious brands, whereas a horizontal organization of products may be organized around product benefits (Meyers-Levy, 2006). These varied point-of-purchase product displays may activate different cultural frameworks within the multicultural consumer and result in a different set of selection criteria as well as diverse product selections (Shavitt, Zhang, Torelli, & Lalwani, 2006). Understanding how multicultural consumers respond to societal structures in the marketplace would not only help us to better understand cultural differences in a broader sense but also help us to see how consumers negotiate differences between their multiple cultural identities when making product choices.

Perceptions of power distribution within a society may extend beyond societal structure. Perceived level of power also interacts with regulatory focus and may interact with other aspects of information processing and consumer decision making (Oyserman, 2006). At the same time, consumers may be operating in any of the four cultural positions previously outlined (e.g., horizontal individualistic, horizontal collectivist, vertical individualistic, or vertical collectivist) with either high or low levels of power, and their perceptions of power may influence how they approach a decision-making task, how they evaluate risk, and how they divide their resources (Henry, 2005). In a consumer context in which negotiation is a traditional part of a purchase exchange, perceptions of power interact with cultural values and influence prices paid as well as perceived fairness. For example, a study on price negotiations and bargaining power within two vertical societal structures, Japan (collectivist) and the United States (individualistic), demonstrates different interpretations of fairness (Buchan, Croson, & Johnson, 2004). United States participants believed it was fair for the negotiation partner with more power to receive more economic benefits, whereas the opposite was true for Japanese participants who believed fairness was sharing more wealth with those who have less power (Buchan et al., 2004). This research demonstrates that cultural differences often involve the complex interaction of multiple value systems. For the multicultural consumer, the challenge in understanding and interpreting their behavior involves not only these types of complex interactions but also knowing which cultural frame was activated during the decision-making process.

Risk Perceptions. Cultural beliefs and traditions influence how a consumer's risk perceptions affect their attitudes toward products and services as well as their overall decision-making process. Further, different cultures adopt different views about the best ways to ensure their own health and wellness. Triandis (1995) postulated that collectivist cultures that stress the importance of social bonds may place more focus on taking care of themselves and one another. In a food decision-making context, collectivist cultures in general display more concern about how nutrition contributes to

overall well-being (Dutta-Bergman & Wells, 2002). Similarly, those cultures that practice traditional Chinese medicine may focus on how healthy lifestyles prevent disease in contrast to those that practice western style medicine, where treatment is the focal point (Wang, Keh, & Bolton, 2010). These ideas speak more broadly to how the regulatory focus predisposition of a culture (prevention versus promotion) may influence other aspects of consumer behavior. The focus of a message then may also change how consumers perceive their own satisfaction with products and services. Cultures that adopt a prevention perspective may be more likely to spend money on extra product features such as expedited delivery if primed with a message that describes the feature as preventing a loss (Chen, Ng, & Rao, 2005). Similarly, these researchers found that cultures with a promotion focus may be likely to pay more for these same features if they perceive a potential for gain. How multicultural consumers decide which product attributes are valued likely depends on the cultural frame activated when the consumer weighs the benefits and features within the choice set.

Cultural beliefs have been shown to influence consumption differences even in situations in which rational decision making would seem to point consumers toward an alternate choice. For cultural beliefs centered on superstitions or luck, consumers automatically opt for economically irrational differences such as paying significantly more for a product simply because a number is perceived as lucky (Kramer & Block, 2008). The automaticity of these choices may challenge the assertion that bicultural or multicultural consumers provide an opportunity to examine how globalization may temper the effect of cultural differences as exposure to other cultural beliefs dilutes the influence of one's native belief system (Tse, Lee, Vertinsky, & Wehrung, 1988). In fact, researchers have demonstrated that language (Luna et al., 2008) and exposure to cultural images or symbols (Chen, et al., 2005) prompt adoption of a specific cultural frame by multicultural consumers in an automatic fashion. However, future research should explore the potential for multicultural consumers to also actively invoke a cultural frame in a post-hoc fashion as a way to construct justification for consumption after the fact. In much the same way that consumers often seek out reasons to license consumption behaviors (Mukhopadhyay, Sengupta, & Ramanathan, 2008), multicultural consumers may draw upon different cultural frames to justify their own patterns of consumption.

Other Cultural Differences. Within cultural tendencies, other patterns of individual differences influence how consumers respond to marketplace cues. For example, cultural effects can enhance advertising effectiveness by using connectedness themes in collectivist cultures or separateness themes in individualist cultures (Han & Shavitt, 1994) but additional differences based on gender may also exist. Even within a collectivist cultural frame, men have been shown to respond more favorably to advertising appeals that emphasize separateness, whereas women with that same cultural frame respond more favorably to connectedness messages (Lu Wang, Bristol, Mowen, & Chakraborty, 2000). Similarly, women from an individualist cultural perspective respond more favorably to advertisements that emphasized connectedness despite the overall tendency of individualist societies to prefer messages that emphasize separateness or uniqueness (Lu Wang et al., 2000). Men and women's role expectations specified by cultural norms can also influence how consumers respond to marketing messages. Researchers have found that in masculine cultures that emphasize assertiveness, traditional gender roles determine message effectiveness such that males responded more positively to a self-focused ad, whereas females preferred an other-focused ad (Nelson, Brunel, Supphellen, & Manchanda, 2006). By contrast, in feminine cultures that emphasize nurturance or relational interests, the opposite preferences were displayed by males and females (Nelson et al., 2006). Examination of countries used in these studies points to opportunities to further clarify these differences, because only individualistic cultural perspectives were used. In addition, these types of differences seem to correspond to earlier cultural differences relevant to the topic of societal structure (horizontal versus vertical). More work is needed to better understand how individualism, masculinity, as well as societal structure may interact with individual difference variables such as gender, age, and socioeconomic status to influence the multicultural consumer.

In this section, we examined research that investigates the role of cultural influence on patterns of consumption. However, much of the research conducted to date focuses more broadly on cultural differences in a monoculture without specifically examining how these influences may uniquely influence the behavior of the multicultural consumer. Although we know that multicultural consumers may automatically adopt cultural frames that influence behavior in a way similar to that of a monocultural (Lau-Gesk, 2003), more work is needed to understand how multicultural consumers negotiate the conflict that may arise when their different cultural frames promote differences in consumption decisions. In addition, their individual experiences during their formative years when acquiring cultural values systems, and learning consumption norms may have a broader influence on their behavior and how they relate to material possessions (Ahuvia & Wong, 2002). Similarly, when young consumers acquire cultural values, the timing of acquisition of multiple value systems (sequential versus simultaneous), and how they are acquired (e.g., immersion in native culture versus home environment that transfers non-native cultural values and beliefs) may all influence how multicultural consumers integrate and apply different value systems in a consumer setting. In the next section, we turn our attention to how specific aspects of marketing influence multicultural consumers.

Marketing and the Multicultural Perspective

In the same way that consumers learn and adapt their identity, as well as their behaviors, as they adopt new cultural frames, marketers, too, must adapt their methods and strategies as the prevalence of multicultural consumers grows in the global marketplace (Peñaloza & Gilly, 1999). In this section, we begin with a discussion of how branding efforts to communicate product meaning and value may be influenced by the cultural frame adopted by consumers. Then, we examine research investigating how marketers communicate through advertising with consumers and how multicultural consumers may perceive or interpret these persuasive messages.

Branding

Brand Characteristics. For the marketer, branding is the vehicle used to communicate meaning to the consumer. How consumers perceive the brand and what characteristics they associate with the product or brand depend on the network of associations stored in the consumers' memory (Keller, 1993). From the company's perspective, brand equity is the added-value associated with a consumer's knowledge of and associations with the brand that the advertiser uses to enhance their ability to market and sell the product (Keller, 1993). One common aspect of branding is how the brand name of the product itself may connect consumers to a particular product and convey an interpretive meaning of the product's value to the consumer. Depending on the cultural perspective of the consumer, associations to a brand name may vary. Brand names may impart meaning if that name either directly or indirectly conveys where in the world the product is from. Specifically, if a foreign-sounding or foreign-spelled brand name is assigned

to a product, it may influence consumer expectations and opinions of that product (Leclerc, Schmitt, & Dubé, 1994). Particularly if the perceived country affiliation of the product name is thought to be diagnostic on some attribute or benefit of the product, brand names influence product evaluation and selection. Examples of such brand name effects include positive associations to European sounding names and their relationship to indulgent or hedonic foods (Leclerc, et al., 1994) or beliefs about the superior performance of a product as in Japan's association with high quality electronics (Gürhan-Canli & Maheswaran, 2000).

Beyond identifying the source of a product, brand names may be used to signal product quality (Dawar & Parker, 1994) or to establish trust in the exchange such as with the privacy and security of websites (Steenkamp & Geyskens, 2006). Brands may also be used strategically to make more salient in the mind of the consumer product benefits that a particular culture values. Of particular importance to understanding multicultural consumers, researchers have found that the connections between brand names and cultural values can be simultaneously influenced by chronic cultural orientation as well as by a recently activated schema that represents a different cultural point of view (Chan, Wan, & Sin, 2009). Although this research did not specifically test this simultaneous activation with multicultural consumers, it may suggest that consumers with contrasting cultural systems draw upon enduring beliefs and values as well as situational or recently activated cultural influences during the consumer decision-making process.

Beyond the diagnostic value communicated by product names, multicultural consumers may infer meaning from other aspects of language such as sound as well as visual cues related to a brand name. In fact, research shows that individual units of sound, also called phonemes, may contribute universal meaning across languages. For example, the /i/ vowel sound conveys diminutive symbolism (Nuckolls, 1999) and may stimulate judgments that a product is smaller, lighter, thinner, or softer (Klink, 2000). Associations triggered by /i/ and /a/ sounds have been found in six different families of languages to consistently representing here or near (/i/) and there or far (/a/) temporal distance (Tanz, 1971). Further, some languages utilize syntax cues such as gender marking which may trigger spontaneous associations to the brand (Yorkston & de Mello, 2005). All consumers rely on schemas, or rich knowledge structures that shape how we organize, store, and recall product information (Peracchio & Tybout, 1996). For bilingual or multilingual consumers, each language may activate a unique schema that the consumer uses to associate meaning to a brand (Zhang & Schmitt, 2004). This research provides some evidence that, although the activation of a different cultural frame through language may influence brand associations, there are also some characteristics associated with the sound of a name that transfer universal meaning across diverse cultural frames.

When a company has established a brand name that adds value by communicating meaning to consumers, one strategy that marketers often engage in is capitalizing on that value by extending the brand to introduce new products. That is, marketers use the same brand name on multiple products, creating a family of products via product extensions. However, there is evidence to suggest that there are cultural differences in how consumers process incongruent brand extension information, such as when they do not see a direct connection between the brand and the product extension or when the brand sets expectations for a product extension (e.g., quality) that are unfulfilled in the mind of the consumer. Specifically, when a brand extension fails, Western consumers may focus more on the negative information related to that product if their motivation to process the information related to the brand is low, whereas Eastern consumers show the opposite pattern, demonstrating more brand dilution effects when their motivation to process the negative information is high (Ng, 2010). This may be due to the fact that a product extension often builds on a successful brand but failure of the product extension typically provides the consumer with conflicting information. Eastern and Western consumers process conflicting information differently. Ng (2010) hypothesizes that Westerners' with high motivation to process integrate all the information, whereas those with low motivation to process focus on the negative information that is diagnostic of the product. By contrast, Eastern consumers low in motivation to process are, "chronically more likely to integrate the negative information into their brand schema," but those high in motivation to process, "scrutinize the information in greater detail and place greater emphasis on the negative information," diluting the brand image (Ng 2010, p.196).

How consumers think about a brand and extend that meaning to other brands is influenced by how they process the information. For example, when thinking about brand extensions in a holistic manner, consumers consider information about the product family evaluating the new product, as well as the other products related to the brand, as a group. By contrast, consumers who take an analytical approach to evaluating product extensions focus only on the new product and consider its attributes separately from other products in the same product family. For consumers who adopt a holistic processing style, a greater degree of fit between the parent brand and the product extension results in more positive product evaluations (Monga & John, 2007). However, these researchers also showed that although cross-cultural tendencies in processing style (e.g., Eastern cultures as holistic processors versus Western cultures as analytical processors) were predictive of the importance of fit of the brand extension, priming different styles of thinking produced the same results (Monga & John, 2007). This demonstrates that although cultural frames may prompt a specific processing style, other cues in the marketplace may interact with enduring cultural tendencies and produce different results. For the multicultural consumer, activating a cultural frame consistent with the desired processing style may be interrupted by other contextual cues that prompt a different processing style or an alternate cultural frame.

Product Origin. Brand names may carry some evaluations of where the product originated as well as corresponding product judgments. However, whether a product is perceived as local versus global may have broader implications for products. For some cultures, brands from their home country, or embedded in a cultural frame consistent with that country, may be a significant source of pride and ultimately prompt product preferences (Gürhan-Canli & Maheswaran, 2000). However, research indicates that preference for local (versus global) products may be influenced by which identity (local versus global) is activated (Zhang & Khare, 2009). The brand image itself (name or symbols) may serve to "mobilize the transnational imagination" and transport consumers into another world (Cayla & Eckhardt, 2008, p. 225). In this way multicultural consumers may feel transported to a different world when brand symbols activate cultural frames within their identities. Along with the activation of these cultural frames, consumers may experience emotional responses and feel more connected or nostalgic toward a brand. Not all cultural frames, however, may prompt positive attitudes toward a product. Research conducted within developing countries shows a reversal of preference toward global as compared to local brands (Batra, Ramaswamy, Alden, Steenkamp, & Ramachander, 2000). Global products in the developing world may produce a halo effect to signal prestige or affluence admired by these consumers, particularly among those who are highly susceptible to normative influences (Batra et al., 2000). Thus, for multicultural consumers who identify with a cultural frame from a developing country, preferences for global products may result in diminished opinions of products from that developing country.

Brand Personality. Marketing intersects with our understanding of cultural differences at the level of the brand. Throughout this essay, we have presented research identifying how cultural differences in values and beliefs influence consumer behavior. For multicultural consumers, perceptions of brand personality may depend on the cultural frame activated when considering a product. Brand personality may be thought of as subsuming or including the characteristics of who an audience perceives is the purchaser or user of that product or service. In this way, brand personality helps consumers categorize and evaluate brands.

Another way consumers categorize brands is based on the exemplars, relying on a specific brand in the category (e.g., Sony) as a starting point for comparison rather than specific beliefs about attributes or features (e.g., quality). Research indicates that those with an independent self-view focus more on attributes of the brand, whereas those with an interdependent self-view focus more on exemplars of a brand (Ng & Houston, 2006). For multicultural consumers, the manner in which they organize and assign brand beliefs may depend on which self-view is emphasized in their current cultural frame. At the same time, brands themselves may convey cultural meaning. Global brands with a strong cultural identity, what some refer to as, "Goliaths of Capitalism," such as Starbucks, Microsoft, Disney, Nike, Coca-cola, McDonalds, and WalMart may carry very negative connotations for some groups of consumers (Thompson & Arsel, 2004).

Similarly, celebrity endorsers that become associated with brands may carry with them specific positive or negative cultural attitudes toward the brand. In addition, different cultures value or emphasize different societal roles for status symbols and, therefore, depending on the cultural perspective, different types of "celebrity" representation or endorsement (e.g., movie stars and athletes versus political or religious figures) may relate better to different brands and different cultural frames (McCracken, 1989). The persona of a brand may evoke positive or negative feelings about that brand, depending on the cultural frame activated. Branding is one way marketers try to communicate a product's value to consumers. In the next section, we discuss more direct methods of communication, namely, advertising.

Advertising

Traditional models for understanding advertising are changing based on what we are learning from how multicultural consumers respond to advertising. Language can be used by marketers to activate a cultural frame and its associated values may positively influence multicultural consumers' evaluations of a product or service (Luna et al., 2008). For example, certain types of advertising appeals may be more positively received by those with a certain cultural perspective (Han & Shavitt, 1994). However, language may also be used strategically to motivate consumers to adopt a cultural frame desired for a specific type of decision-making process (Briley et al., 2005) or information processing strategy (Aaker & Lee, 2001; Monga & John, 2007). In this section, we explore how language and other message factors influence how multicultural consumers receive and respond to advertising in the marketplace.

Language. Early research designed to examine cultural influences on consumption focused on the language of an advertising message that served as a proxy measure for cultural perspective. However, researchers quickly observed that bilingual individuals were not simply a compilation of two cultural influences but rather produced their own unique patterns of consumption (Schaninger et al., 1985). When communicating with multicultural consumers, language choice can influence how they decode, interpret, and store the advertising messages received. The structure of a language influences how consumers classify and organize products in their own memory (Schmitt & Zhang, 1998). When a language prompts differences in how consumers organize and group products, it may result in different beliefs about product attributes and ultimately influence choice behavior (Schmitt & Zhang, 1998). Further, researchers have shown that different languages may prompt different processing styles. Lexicographic or letter-based phonological language such as English may prompt a verbal processing style, whereas the logographic language of Mandarin may prompt a visual or semantic processing style. Consumers may be better able to recall product information that is accessed visually for logographic languages and accessed through verbal pathways for lexical languages such as English (Schmitt, Pan, & Tavassoli, 1994). The manner in which the consumer then retrieves that product association may automatically prompt a different processing style (visual versus verbal) that impacts how they value the information used to make judgments about the product (Tavassoli, 1999).

Accordingly, because of the processing style utilized with the lexical versus logographic systems, different forms of distraction may interfere with processing, recall, and ultimately the customer interest in the target product or service (Tavassoli & Lee, 2003). For example, although extraneous sounds may be more likely to interfere with verbal processing of ads in English, auditory cues designed to reinforce the verbal message may actual assist in memory recall (Tavassoli & Lee, 2003). Similarly, peripheral visual information may interrupt processing of ads in a logographic language spoken, Mandarin, but assist in processing and recall when considered a critical ad element (Tavassoli & Lee, 2003). For the multicultural consumer, which language they utilize when they first perceive and classify a product may influence product judgments as well as the visual or verbal devices later used to retrieve that product from memory and make a decision. It is also possible that because a specific language was used when the consumer originally encoded a product and engaged in product categorization, the product itself may activate a particular cultural frame, as well as processing styles associated with that language, when that product is encountered in the marketplace.

The role of visual and verbal information in an advertising context may be very important as multicultural consumers process ads according to the language and cultural frame activated by the advertisement. Language acquisition and proficiency may also influence how multicultural consumers interpret persuasive advertising communications. In applying the revised hierarchical model from psycholinguistics to advertising, Luna and Peracchio (2001) found differences in how bilingual consumers processed and later recalled visual and verbal information depended on the relationship between the proficiency of the consumer in each language. Specifically, they found that ads processed in the consumers' first language (identified as the language they are most proficient in) were more likely to produce conceptual (versus semantic) processing of the ad, which may result in better recall (Luna & Peracchio, 2001). However, when advertising text and images were highly congruent, messages offered in a consumer's second language also resulted in conceptual processing. Understanding the role of congruity between the visual and verbal portions of ads for bilingual consumers is important since traditional models of advertising effectiveness demonstrate that moderate levels (as opposed to high or low levels) of congruity are preferred. A moderate level of congruity in advertising messages may prompt consumers to elaborate on inconsistencies and process the ad more deeply (e.g., Peracchio & Meyers-Levy, 1997). Beyond the specific graphical image, congruity between messages and images may also arise from the cultural context of the persuasive communications. For example, a company website may draw upon the value systems of a target audience (e.g.,

family versus peer relationships) to create congruity between the message and images (Luna, Peracchio, & de Juan, 2003).

The rationale given for processing differences observed in bilinguals' responses to advertising and marketing communications are attributed to how a second language is acquired. Most adults learn a second language by relating words in the new language to their first language (Luna & Peracchio, 2001). Language acquisition effects are sometimes referred to as native- and second-language differences (Puntoni, de Langhe, & Van Osselaer, 2009) to emphasize how order of acquisition influences encoding and interpretative meaning of the second language. However, it is not simply the order but rather the proficiency in a language that determines how the information is processed (Luna & Peracchio, 2001; Zhang & Schmitt, 2004). For consumers immersed in a multicultural household from birth who acquire two languages simultaneously, the interaction of processing strategies used with the languages they speak may be less clear as they likely utilize both languages to process and store word meanings as they experience the world around them. Researchers investigate differences between what they label "early" and "late" bilinguals according to when their second language was acquired and have found that proficiency in the second language is an important moderator to understanding the relationship between their languages (Zhang & Schmitt, 2004). Similarly, multicultural consumers may begin life immersed in two languages but make a transition later in life to predominantly use one language based on living circumstances. More research work is needed to understand how changes in language use over the lifespan of multicultural consumers, in conjunction with their experiences and environment, impact responses to advertising and marketing communications.

In advertising, language communicates far more than an idea; language may be used to activate meaning and connection to the brand for multicultural consumers. Building on research examining how language prompts different processing strategies in persuasive communications, researchers have investigated the strategic use of language to promote different processing styles or different cultural frames that could enhance marketing communications to multicultural consumers. Extending the Markedness Model of perceptual salience, consumer researchers have demonstrated how mixing languages within an advertisement calls attention to an important ad element and can transfer attitudes toward the language to the target of the ad (Luna & Peracchio, 2005a). Code-switching, or strategic use of a second language to draw attention to a specific word, phrase, or sentence within a message, may activate language and culture-specific thoughts that either positively or negatively influence perceptions of the product (Luna & Peracchio, 2005b). More specifically, calling attention to the minority-language may activate a minority-culture schema that carries with it negative associations that transfer to the brand (Luna & Peracchio, 2005a; Luna & Peracchio, 2005b). Advertisers increasingly use code-switching to attract attention from multicultural markets. However, because languages often have different grammatical structures, the simple replacement of a word or phrase from one language into another may create advertising messages that are grammatically incorrect. Advertisers who use this type of code switching in conjunction with processing styles that encourage bottom-up processing of the ad may experience lower evaluations of the slogan used if the code-switching mechanism employed results in a grammatically incorrect sentence (Luna, Lerman, & Peracchio, 2005). It is possible that these negative connotations may extend beyond the ad or slogan itself and negatively influence perceptions of the brand.

Other researchers have demonstrated that the language of the ad itself may cue culture-specific associations in a broader context. Examining bilingual consumers within a country, researchers found that native languages within an advertising context may prime more thoughts about the recipients' "family, friends, home or homeland," which in turn positively impact attitudes toward the ad and brand as well as purchase intentions (Noriega & Blair, 2008). The authors propose that these effects likely occur because consumers activate rich cognitive structures that, by nature, produce a larger network of associations to the product or brand when using their native language (Noriega & Blair, 2008). However, multicultural consumers likely have these same types of rich cognitive structures for multiple languages, and the effects among members of this group may relate more to the associations best connected to the cultural frame activated.

In researching Spanish-English U.S. Hispanic bilinguals whose native language is Spanish, Carroll & Luna (in press) found that if ad language matches the cultural frame activated by the content area of an ad, then evaluations of that advertisement are more positive. Among participants, ad content associated with family, combined with Spanish language text, generated greater accessibility of related words and constructs along with positive ad evaluations. Similarly, ad content associated with work combined with English language ad text resulted in greater accessibility of related constructs and more favorable ad evaluations (Carroll & Luna, 2011). However, when this same group of participants encountered ads that contained a mismatch between the cultural frame activated by the content and language of the ad (i.e., family content with English language text), the cognitive structures activated by the content were less accessible and the resulting ad evaluations were lower (Carroll & Luna, in press).

As the language used in persuasive communications activates different cultural frames within consumers, the relative benefit or detriment of activating a specific cultural frame may not be the same for all companies or for all product types. For example, multinational corporations should consider how the language choices available within a specific target audience might positively or negatively influence brand perceptions (Krishna & Ahluwalia, 2008). In their research comparing English and Hindi advertising to bilingual consumers in India, luxury or hedonic products marketed by multinationals were perceived more positively when advertised in English (Krishna & Ahluwalia, 2008). Companies should carefully consider the use of language in their ads since different cultural perceptions may also carry negative connotations. When bilinguals who are highly proficient in a language encounter advertising in a company's non-native language, consumers may be more skeptical of the intentional use of that language which may negatively influence perceptions of the ad, the brand, and the source (Krishna & Ahluwalia, 2008). Multicultural consumers who have extensive experience in their different cultural frames and high levels of proficiency in several languages may perceive advertisers' use of language as having ulterior motives.

Language within an advertisement may also be used to stimulate an emotional response to link the target audience to the product or brand. In a large study that compared the perceived emotionality of English words, in which English was the second language for native speakers of more than 20 other languages, researchers demonstrated how emotion is tied to the language rather than to country stereotypes or comprehension (Puntoni, et al., 2009). Puntoni and his colleagues (2009) demonstrate that the affective response advertisers are trying to provoke may be stronger if the language of the ad is the recipients' first or native language. However, this research is based on language and does not differentiate multicultural consumers from bilingual. Future research examining advertising and marketing communications should examine how the depth of cultural knowledge and experience of multicultural consumers might moderate language effects on emotionality.

Research on language in advertising has started to move beyond bilingual consumers to focus more on the cultural effects of language use in

advertising. Language and culture are increasingly seen as inseparable in the consumer behavior literature. As we consider the multicultural consumer, the emphasis and use of language in advertising to this group is directed toward encouraging consumers to process the ad within a specific cultural frame that the sponsor believes will positively persuade (Luna et al., 2008). As researchers continue to differentiate how the automatic and strategic use of language influences cultural frames, we will better understand how this unique group of multicultural consumers processes information.

Other Message Factors. Beyond language, cultural frames influence consumer behavior and may be activated by a wide variety of other message factors or environmental and contextual cues in the marketplace. Multicultural consumers respond differently to the visual properties of an ad, the media chosen, or the type of appeal utilized. The visual element of an ad is considered an "essential, intricate, meaningful, and culturally embedded characteristic of contemporary marketing communication" (McQuarrie & Mick, 1999, p. 51). One example of the influence of visual elements is how source cues such as the physical traits of the people depicted in an ad are used to identify with a cultural group, activate the associated cultural frame, and tap into the knowledge of shared experiences within that culture (Brumbaugh, 2002). In addition, for the images portrayed, source cues may come from visual depictions of traditional activities (e.g., picture of a Thanksgiving dinner in the United States) or cultural symbols with which the group can identify. As such, in a similar manner to language fluency, a lack of cultural fluency may impede consumer understanding and interpretation of visual elements of the ad, reducing consumers' ability to infer the intended meaning (McQuarrie & Mick, 1999). At the same time, the visual elements of an ad may also serve as a frame switching opportunity for multicultural consumers. Just as language may be used as a structural element to induce a particular cultural frame and the associations that accompany it, visual cues such as pictures, logos, stylistic properties, and colors may be used to shift multicultural consumers into the desired cultural frame (Hong, et al., 2000).

Ads may be designed to persuade or appeal to consumers to process information from a particular cultural perspective. Among bicultural consumers with both Eastern and Western cultural identities, the type of appeal used in an advertisement may activate a corresponding cultural frame such that individually focused appeals activate a Western frame for evaluating the ad, whereas an interpersonal appeal activates an Eastern frame (Lau-Gesk, 2003). Consumers who adopt the frame that corresponds to the ad evaluate the ad in a similar manner to monoculturals processing the same cultural frame (Lau-Gesk, 2003).

Advertisers may also use more covert devices to activate a specific cultural frame. The emotional appeal of an ad may be used to connect directly to a set of values that correspond to a cultural frame. Emotion may be used to activate ego-focused or other-focused emotions. The type of emotional appeal used may resound more with a cultural frame that reinforces and values these different selves versus other foci. Among cultural frames that adopt a more individualist point of view, consumers may respond more favorably to ads that evoke ego-focused emotions such as pride, whereas collectivist cultures may identify more with ads that use an appeal centered around other-focused emotions such as empathy (Aaker & Williams, 1998). In an investigation of the mechanism behind effects that connect the type of appeal to the cultural-processing perspective, researchers found that different levels of elaboration can sometimes lead to a match between processing type and cultural values and at other times result in incongruent effects (Aaker, 2000). Specifically, for ads that prompt lower levels of elaboration, diagnostic information in the ad that is congruent with the cultural frame referenced produce favorable attitudes (Aaker, 2000; Briley & Aaker, 2006b). Conversely, when elaboration of the ad or message is high, consumers may engage in counterargumentation resulting in more positive evaluations for ads that present moderate levels of incongruity between the ad appeal or message and the cultural frame activated (Aaker, 2000; Luna & Peracchio, 2001). Collectively, this research illuminates the fact that advertisers cannot adopt one method or advertising approach to reach many different consumers in a variety of cultures. Multicultural consumers add complexity to the job of advertisers as they work to select just the right mix to communicate effectively with consumers.

There are many other dimensions of marketing that may vary depending on the activated cultural frame of the multicultural consumer. For example, many persuasive messages may use numerical information such as sale prices and percent of regular price or percentage off the regular price. However, this type of price change information may be interpreted differently or result in computational errors by consumers (Chen & Rao, 2007). Similarly, consumers may be less accurate in calculating their shopping basket total or product price bundles (e.g., a cellular phone plus the charger) depending on the cultural frame used to encode product prices into memory. For prices with longer word names, consumers consistently are less accurate when estimating the total price paid (Luna & Kim, 2009). Some languages have consistently shorter number names than others (e.g., Korean versus English) which may prompt multicultural consumers to automatically store prices in their memory in whichever language has shorter number names (Luna & Kim, 2009). This preferential storage in one language over another may act as a subtle cue in the marketplace to activate the cultural frame that corresponds to the language used to store price information. Although researchers have investigated cross-cultural differences in processing verbal and visual information, relatively little work in the consumer behavior literature investigates how numerical information such as price and discounting methods may generate culturally based differences. Future research should investigate these issues.

Studies show that experience, affect, and cognition are three mediators of advertising effectiveness (Vakratsas & Ambler, 1999). Throughout the research summarized in this section on advertising, it is clear that, when advertisers consider individual dimensions of ads, they must also think about how different cultural frames may activate recall of cultural experiences, emotions, and cognitions related to a product or brand that influence attitudes, evaluations, and product choices.

Conclusions

In this chapter, we explore marketing and consumer research on multicultural consumers. Although understanding the perspective of the multicultural consumer involves aspects of life that extend far beyond the marketplace, consumption activities may provide a window into understanding how multiple identities influence people's lives (Arnould & Thompson, 2005). For example, particularly when ethnic identities conflict, "consumers use products and consumption practices to negotiate differences between cultures" (Askegaard, Arnould, & Kjeldgaard, 2005, p. 169). At the same time, the consumer setting provides ample opportunities to examine how theory often developed and tested within Western cultural environments manifests in cultural frames with different value systems. For example, researchers have examined the global scope of theories such as the model of subjective

culture (Lee, 2000), self-construal (Zhang & Shrum, 2009), terror management theory (Maheswaran & Agrawal, 2004), and the theory of reasoned action (Bagozzi et al., 2000), as well as marketing specific applications such as the elaboration likelihood model (Aaker 2000; Aaker & Maheswaran, 1997; Luna & Peracchio, 2001).

Throughout this chapter we have considered how culture from three different perspectives: individuals as they apply specific cultural values, a collective in-group interpretation of a value system, and how those outside the group interpret cultural influences on consumption. We should take caution to ensure that investigations into multicultural consumers truly reflect the perspective of an internalized cultural frame since outsiders who have superficial knowledge of a culture display different consumption patterns than those who have internalized that cultural frame (Wallendorf & Reilly 1983; Peñaloza 1994). Here, we examine how the multicultural consumer may draw on a different internalized set of cultural values and beliefs in a consumer setting depending on which cultural frame is activated. Distinguishing the importance of internalized values systems is critical to understanding the multicultural consumer since frame switching does not occur with monocultural consumers who are bilingual but only among those bilingual consumers who are also bicultural (Luna et al., 2008). Although much of the research we examine throughout this text looks at contrasting cultural value systems, for many multicultural consumers the differences may not be quite so stark and their cultural frames may reinforce specific values rather than conflict. Future research work should strive to better understand how the differences and the similarities of internalized cultural frames interact to influence consumption.

In concluding this examination of the multicultural consumer, we take a look at expectations for multicultural research in the future. Specifically, we consider some of the methodological challenges and advancements of this research. Then, we discuss important public policy issues that researchers in this community face. We conclude with a compilation of questions designed to propel our understanding of the multicultural consumer forward in the future.

Methodological Issues in Multicultural Constructs

Throughout this chapter, we explore the challenges marketers face as they adapt their methods and messages to reach the multicultural consumer. In this section, we focus on the additional challenge of measuring and researching multicultural consumers since this process provides vital information to help marketers in the future. Advancements over the past 20 years have begun to move us away from the investigation of surface-level drivers of differences, such as country or language, to understand culturally embedded motivations. Although an understanding of both surface level and underlying factors are both still needed, research has moved us from investigating the consumer behavior of bilingual consumers to a focus on bicultural consumption (e.g., Briley et al., 2005; Lau-Gesk, 2003, Luna et al., 2008). These advancements have provided insight into how consumers navigate their individual cultural identities in the marketplace.

Undertaking multicultural research presents unique challenges as consumer researchers must be cognizant of how research and measurement tools influence the potential to accurately study and learn from multicultural consumers. For example, when exploring differences beyond translations, language itself continues to be an important part of high quality multicultural methods in research. Multicultural consumers have internalized more than one cultural and are often highly fluent in the languages that accompany their cultural frames. Translation and proper use of the language is supremely important since high fluency levels may make multicultural consumers skeptical of research and, more broadly, of marketing efforts that do not take care to use language accurately. This can be particularly challenging for researchers seeking to communicate a construct in multiples languages since they may not have parallel terms or structure to adequately describe an idea or ask questions to participants (e.g., Sung & Tinkham, 2005).

Of particular concern to research is the accurate measurement of scale items validated in one language and culture, then translated into multiple languages. Researchers have identified cultural differences in how consumers respond to the structure of extreme scale items or end points of the scale (de Jong, Steenkamp, Fox, & Baumgartner, 2008), positive- versus reverse-coded items (Wong, Rindfleisch, & Burroughs, 2003), and primes often used in experimental research (Wheeler & Berger, 2007). Recent advancements have demonstrated that researchers can effectively combine hierarchical-item response theory together with optimal-test-design methods to "construct short-form marketing scales in a single country" as well as to customize scales with local items while continuing to provide a basis to compare results to prior research (de Jong, Steenkamp, & Veldkamp, 2009). As researchers continue to tackle these challenges, the validity and reliability of cross-cultural measures will continue to improve.

There may also be culture-specific variety in the application of individual differences in cross-cultural research because both the researcher and the respondent may influence variables such as gender (Webster, 1996) or religious perspective (Wong et al., 2003). Response bias may occur because some cultures may be more compelled to convey the socially desirable responses in an effort to display values consistent with the normative influences within the culture. There are opportunities for values within a consumer to conflict with both the nation-level value system as well as how others perceive the values of that cultural perspective. More broadly, specific phenomenon, traditions, or beliefs may not have the same meaning across cultures. As researchers work to understand how cultural frames influence patterns of consumption, it is important not to let surface level judgments or outside perspectives color the interpretation of consumer actions. Someone outside the cultural perspective may interpret consumption activities as reflecting a specific set of cultural values when, in fact, those actions may be driven by other influences such as gender, religion, or other values or beliefs.

For multicultural consumers, these cross-cultural differences in measurement are important; however, understanding which cultural frame is active may be more important for understanding the implications of research findings. Since multicultural consumers switch frames automatically, it may sometimes be difficult to unobtrusively measure the culture-specific frame being used in a specific decision-making context. In addition, throughout this chapter we have identified multiple visual-, auditory-, language-, and schema-based cues that prompt a specific cultural frame. Priming one specific cultural frame for research or marketing efforts may be challenging, because extraneous environmental stimuli may interfere with the process and prompt the unintended activation of a different cultural frame or perspective. Researchers also acknowledge the limitations of using student participants within bilingual, bicultural, and cross-cultural research. Increasingly, researchers seek to broaden their insights by using a wider range of participants to expand our understanding of multicultural consumers (e.g., Luna et al., 2008; Noriega & Blair, 2008). However, non-native researchers examining the actions of a multicultural consumer may not always know which cultural frame is activated or if multiple frames are simultaneously

activated. Understanding how consumer actions reflect closely held values of a multicultural consumer may be difficult because researchers often employ the perspective of an outsider.

Public-Policy Implications

The study of consumption requires balance as we consider how political ideology, divisions of wealth, and vulnerable populations impact the interaction of culture and consumption patterns. Applying the Integrative Social Contracts Theory (ISCT) to marketing ethics provides a set of "principle —hypernorms—that may be used to specify the line of the moral minimum that no marketing practitioner (or researcher) should ever cross" while recognizing that culture-based norms, attitudes, beliefs, and cultural meanings are both authentic and legitimate (Dunfee, Smith, & Ross, 1999). More importantly, ISCT may provide a mechanism for resolving conflicts that arise from these two separate, yet equally important foundations that guide ethical practice (Dunfee et al., 1999). Utilizing systems such as these may help advance efforts to reduce and eliminate consumer racism that manifests as the exploitation of cultural themes including language, customs, and lifestyles or identifiers such as race, ethnicity, or national identity for commercial gain (Ouellet, 2007). It is important for marketers and researchers alike to be sensitive to the potential for consumer racism and responsibly use cultural cues when they activate a cultural frame with their persuasion attempts or research. It should be noted that a movement toward more ethical practices is largely self-regulated within each industry and country since there are no global systems of checks and balances.

In the global economic environment, advocates are concerned about consumer disparities as materialism and consumerism spread within developed countries while underdeveloped countries continue to endure extreme poverty. In some parts of the world global consumers draw meaning from material goods, travel, and cultural experiences in their pursuit of a "cosmopolitan identity" (Thompson & Tambyah, 1999) or of a global youth identity (Kjeldgaard & Askegaard, 2006). In other parts of the world, economic deprivation may lead to a "lifelong fixation with material needs at the expense of one's higher order needs" such as health and well-being (Ahuvia & Wong, 2002). This may make vulnerable consumers who live within a culture of poverty prime targets of opportunistic organizations seeking to exploit their materialistic desires. Some multicultural consumers may adopt a cultural frame that allows them to suppress formative experiences internalized within a culture of poverty.

At the same time, other organizations seek to expand into these markets with seemingly good intentions to provide meaningful opportunities to engage the entrepreneurial spirit of impoverished peoples to advance their own economic situation (Bertrand, Mullainathan, & Shafir, 2006). Researchers propose applying an integrated justice model that balances the unique needs of disadvantaged consumers yet offers economic opportunities through the "investment for future consumption" philosophy (Santos & Laczniak, 2009, p. 12). However, some governments (Zhao & Belk, 2008), as well as international organizations more broadly, are trying to assert paternal controls in an effort to constrain the spread of the globalism that they believe "undermines local cultures, places intellectual property rights ahead of human rights, … and promotes unsustainable consumption" (Witkowski, 2005, p. 8). It is not just political and advocacy groups trying to stop the spread of the globalization of consumption values; consumers themselves are engaging in activism efforts to promote local consumption movements (Varman & Belk, 2009). To be clear, the definition of "local" consumption may differ as each cultural frame within the multicultural consumer may offer a unique perspective. For multicultural consumers, seeing a product from a geographically distant yet closely held cultural perspective may evoke feelings of pride and familiarity rather than be perceived as a global intrusion in the local economy. However, when global companies try to adapt their brand imagery to fit into the local culture, they may activate multiple cultural frames simultaneously (Chiu & Cheng, 2007). Unfortunately, this dual activation of culture may not be perceived as corporate sensitivity to cultural identity but as an attempt to commercialize cultural icons or symbols and may result in both conflict in consumer evaluation of the brand as well as public and political discourse (Chiu & Cheng, 2007). In the future, researchers should work to better understand how multicultural consumers perceive global versus local products and how cultural frames influence these perceptions.

Beyond the ideological considerations, there are also operational considerations that are important to understand within the multicultural marketplace. One key consideration is literacy. We spent time earlier in this chapter discussing the importance of language and cultural fluency in interpreting marketing persuasion efforts. However, literacy within a language may also contribute to how well consumers comprehend marketing efforts (Wallendorf, 2001). More importantly, details of a marketer-to-consumer exchange are often provided in writing and vary from simple documentation of a customer's receipt or the company's return policy to a complex understanding of the specific contractual responsibilities and economic risks associated with signing a payment-option adjustable rate mortgage loan document. Since fluency within a language is not synonymous with literacy in the written form of the language, policy researchers should also investigate this dimension of multicultural consumption.

In conclusion, although sometimes cynically characterized as a device of the capitalist consumer culture, the use of persuasive communications is just as easily and often used to do good. Nonprofit organizations throughout the world work to help people in a wide variety of circumstances resolve chronic situations such as the need for clean, potable water or an event-driven crisis such as the 2011 earthquake and tsunami in Japan. For international aid organizations such as the Red Cross, targeting persuasive communications to multicultural consumers may be particularly important as their rich cultural experiences may make them more sympathetic to support causes that extend to the larger world beyond their door. When promoting health initiatives throughout the world, it is important to understand how different cultural values and ideologies impact the interpretation of information about health risks (Wong & King, 2008). In addition to risk, understanding cultural motivations will help prompt multicultural consumers to make decisions that help ensure their health and well-being (Briley & Aaker, 2006a).

Future Directions

An interesting paradox in researching multicultural consumers is that we often think of multicultural consumers as a homogeneous group. In reality, the diversity of the cultural experiences that contribute to multicultural consumers' identity or identities is unique and allows us the opportunity for many possible investigations into culture, identity, and consumer behavior. Yet often, as with many investigations examining cross-cultural differences, we oversimplify our conceptual frameworks for investigating cultural frames, using such distinctions as east versus west or individualistic versus collectivist. It seems likely that many multicultural consumers possess two or more unique cultural frames with different values and beliefs that coexist

along a number of cultural dimensions.

Are there differences between or among multicultural consumers who possess similar versus contrasting cultural frames? It seems possible that if the combination of a consumer's cultural identities include similar, rather than contrasting cultural frames, consumers may experience reinforcement rather than contrast effects when employing multiple cultural frames. In the future, researchers should investigate the varying levels or degrees of cultural frames within an individual consumer. For example, do some multicultural consumers relate more to one of their cultural frames over the other and if so, does this frame take a dominant role in consumer decision processes?

Little attention has been paid to how multicultural consumers integrate their unique cultural frames into their identity and then rely on these frames in consumer decision making. One exception is Lau-Gesk (2003) who found that some bicultural consumers compartmentalize their identities, whereas others blend multiple identities in what they refer to as "alternating" versus "integrating" bicultural styles. More importantly, those who alternate cultural frames respond differently to advertising appeals that try to integrate identities and vice versa (Lau-Gesk, 2003). More work on these issues is needed to better understand why and when these effects occur. Often cultural frames are measured at the country-level, yet research suggests that, within some countries, different cultural frames not only exist but actively influence consumer behavior in diverse directions (Roth, 1995). Beyond country, race, ethnicity, religious affiliation, or economic circumstance within a country may prompt the development or activation of particular cultural frames. Researchers are only beginning to investigate multicultural influences along these different dimensions within a country (Grier, Brumbaugh, & Thornton, 2006).

In closing, this chapter summarizes and integrates research on multicultural consumers with the intention of motivating researchers to expand our understanding of how cultural frames influence consumption, marketing, and consumer behavior. In the dynamic world in which we live, culture influences consumers, but consumers also have the ability to influence culture. In future research, we need to explore both the evolution of the multicultural consumer as well as how these consumers impact the cultural perspective of monocultural consumers and alter the consumer fabric of a society.

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