

“Fish out of water”: understanding decision-making and coping strategies of English as second language consumers through a situational literacy perspective

Madhu Viswanathan

University of Illinois, Urbana-Champaign, Illinois, USA

Carlos Torelli

Marketing and Logistics Management Department, Carlson School of Management, University of Minnesota, Minneapolis, Minnesota, USA

Sukki Yoon

Bryant University, Smithfield, Rhode Island, USA, and

Hila Riemer

Guilford Glazer School of Business and Management, Ben Gurion University of the Negev, Beer-Sheva, Israel

Abstract

Purpose – This paper aims to study English as second language (ESL) consumers in the USA. The authors seek to focus on consumers who are literate in their native country, yet akin to fish out of water due to language difficulties and unfamiliarity with the marketplace.

Design/methodology/approach – Using qualitative interviews of 31 informants and shopping observations of a small subset, the authors examined cognitive predilections, decision making, emotional trade-offs, and coping strategies of ESL consumers.

Findings – The findings relate to cognitive predilections, decision making and emotional trade-offs, and coping strategies of ESL consumers.

Originality/value – The authors analyze ESL consumers from a situational literacy perspective, viewing the situations faced by ESL consumers in terms of functional literacy skills. The findings provide a variety of new insights, and have important theoretical and practical implications for theory and practice.

Keywords English language, Consumers, Literacy, Immigrants, Individual behaviour

Paper type Research paper

In a recent trip to France, the first author, not conversant in French, experienced being a “fish out of water” in negotiating the consumer context and completing marketplace transactions. Mishaps and inconveniences resulted from such factors as lack of attention to or understanding of focal information, over-reliance on visually comprehensible information, and assumptions arising from experiences in the US marketplace, accentuated by frustration and anxiety at not being able to complete what would have been mundane activities in one’s home country (e.g. misunderstanding bus and train timetables by overlooking weekday exceptions leading to long waits, not asking sufficiently detailed questions at tourist information centers leading to a walk into a town near Normandy in freezing weather in search of a nonexistent coffee shop (!), not providing detailed instructions to waiters

leading to over-ordering (of a pizza apiece for each family member)). Although many consumers, whether as tourists or as recent immigrants, can relate to such experiences, research on this topic is scant. This article examines this phenomenon through the study of how individuals with English language difficulties who are unfamiliar with the US marketplace function, make decisions, and cope as consumers. The constraints that these consumers face in view of their lack of language skills in English and unfamiliarity with the marketplace provide fertile ground for research and practice that impacts the interests of such consumers in the US and elsewhere around the world.

In March 2003, the US Census Bureau (Larsen, 2003) estimated that 11.7 percent of the US population (or 33.5 million) were foreign-born individuals, 13.6 percent of whom (roughly 4.6 million individuals) entered the US since 2000. Research on immigrant consumers has examined a number of phenomena relating to acculturation and ethnicity

The current issue and full text archive of this journal is available at www.emeraldinsight.com/0736-3761.htm



Journal of Consumer Marketing
27/6 (2010) 524–533
© Emerald Group Publishing Limited [ISSN 0736-3761]
[DOI 10.1108/07363761011078262]

This research was supported by a grant to the first author from the National Science Foundation, Washington, DC, and the Campus Research Board and the College of Business, University of Illinois, Urbana-Champaign. This material is based on work supported by the National Science Foundation under Grant No. 0214615.

(Deshpande *et al.*, 1986; Penaloza, 1994; Stayman and Deshpande, 1989). However, research has not investigated these consumers as a group of individuals that share language difficulties and unfamiliarity that likely impacts how they interact with the marketplace. Our study attempts to fill this gap in the literature by exploring the characteristics of English as second language (ESL) consumers who have lived in the USA for a relatively short period of time and are, therefore, unfamiliar with the marketplace. Our objective is to identify the major issues that ESL consumers experience and how they cope with these issues. We delineate our focus by examining consumers who are literate and possess the functional literacy skills in their countries of origin, typically ranging in educational accomplishment from baccalaureate to doctoral degrees. Such consumers are essentially fish out of water in the US and faced with the lack of "situational literacy" due to language difficulties and unfamiliarity. Thus, in this paper, our perspective is informed by a functional literacy perspective, in terms of specific skills relating to language and general familiarity with the marketplace. Our purpose here is certainly not to equate English as second language (ESL) consumers to low-literate consumers. Rather, our goal is to focus on the lack of functional skills that arises from language difficulties and unfamiliarity with the marketplace, and to gain insights from comparison and contrast with low-literate consumers. Such a focus facilitates theory development in this area that complement broader perspectives on acculturation.

The rest of the paper is organized as follows. The literature review discusses consumer acculturation processes, and the role of culture and ethnicity, as well as language and functional skills in these processes. The review is followed by the description of the method to study ESL consumers, a discussion of findings of our qualitative inquiry, and a concluding discussion.

Literature review

This section examines acculturation processes including the influences of language difficulties and functional skills. In recent decades, mass media, global brands, the export of popular culture and the internet have led to awareness about products and countries across the world. Thus, immigrant consumers typically possess background knowledge today on unfamiliar marketplaces that is fundamentally different from even a generation ago and it is in this larger context that the acculturation processes discussed below occur.

Consumer's acculturation processes

In the consumer domain, the term, consumer acculturation is used to describe the acquisition of skills and knowledge relevant to engaging in consumer behavior in one culture by members of another culture (Penaloza, 1989). Penaloza identifies three modes of consumer acculturation: assimilation, integration, and separation. Assimilation refers to cultural adaptation to the dominant culture, which helps in decreasing internal conflict. Integration refers to maintenance of the minority culture with a positive relationship between the dominant and the minority culture (e.g. integration of Mexican food in the US culture). The third route, separation, represents cultural adaptations aimed at decreasing conflict by separating from the host culture.

Oswald (1999) argued that one acculturation approach often adopted by immigrants is partial acceptance of the host culture and partial maintenance of the home culture (denial of the host culture). One important aspect of acculturation processes is the degree of similarity between the original and the new culture, which has been found to moderate the degree to which immigrants might experience a culture shock (Lucas, 1997). Related to this discussion is the concept of situational ethnicity (i.e. felt ethnicity in a particular situation), which has been found to be a powerful determinant of behavior as it relates to food selection (Stayman and Deshpande, 1989).

Language and functional skills in acculturation

Although acculturation and language acquisition have traditionally been studied as separate issues, these two phenomena often simultaneously occur in newly arrived immigrants (Fainstein, 1997) – not knowing English is the most difficult issue Hispanic immigrants face in the USA, above unemployment and legal status, and is an important source of stress (Porro-Salinas, 1996).

Functionally literacy relates to the ability to function adequately as adults in the day-to-day world (Kirsch and Guthrie, 1997); it includes literacy – the ability to handle reading tasks (Bormuth, 1975), and numeracy – the ability to handle quantitative tasks (Gal, 2002). The language difficulties of ESL consumers partially resemble those of low-literate consumers and arise out of situational factors. Viswanathan *et al.* (2005) document cognitive predilections of low-literate consumers such as concrete thinking – processing single pieces of information but having difficulty making trade-offs between attributes such as price and size (i.e. deriving higher-level abstractions), and pictographic thinking – viewing brand names and prices as pictures or images, and visualizing amounts of products to buy by imagining their use in specific situations. Negative emotions are central in decision-making trade-offs for low-literate consumers, who may trade off functional attributes or price for avoiding embarrassing situations and maintaining self-esteem. The authors report that low-literate consumers use several coping mechanisms (e.g. dependence on others, or defensive practices), consistent with findings of other research in this area (Adkins and Ozanne, 2005).

By contrast and as would be expected with literate consumers, ESL consumers make and articulate complex multi-attribute and price-size tradeoffs and transfer knowledge across domains (Viswanathan *et al.*, 2005). In terms of similarities, ESL consumers exhibited some pictographic thinking, such as dependence on brand logos and pictorial menus, but it did not extend to treating numbers as surface-level pictorial representations or visualizing usage situations (e.g. cooking) to guide their shopping. ESL consumers reported that they treated some information at the pictorially-based surface level, yet recognized why they were doing so. ESL consumers also reported that their reliance on pictographic thinking was a tactic to cope with language difficulties and that they had overcome their need for pictographic thinking as their duration of stay in the US increased, or expected to do so over time. One area of similarity related to the tradeoffs that ESL consumers made to preserve self-esteem in shopping encounters. Viswanathan *et al.* (2005) noted that these surface level similarities might stem from very different sources for ESL versus low-literate consumers.

Whereas Viswanathan *et al.* (2005) examined ESL consumers as a comparison group, our purpose here is to study this group in terms of the cognitive predilections, decision making, emotional trade-offs and coping strategies they employ that arise from lack of functional skills, thus adding to the insights currently available in the literature.

Research method

Overview

We employed interviews and observation for our data collection. Our purposive sampling (Lincoln and Guba, 1985) was also iterative as we added informants from different cultural backgrounds. Our objective is to better understand the processes by which ESL consumers assimilate information and make decisions.

Informants

In the first phase, one-on-one interviews were conducted with nine students from an ESL class at an adult education center in a Midwestern city (see Table I). Duration of the interviews

ranged from 30–40 minutes, a time period determined in consultation with the teacher to minimize student anxiety levels. These students were from East Asia and South America, and varied in English reading levels from second to sixth grade, based on tests administered by the adult education center. All students had limited experience in the US, ranging typically from 2–3 months to 1–2 years. Students' educational level typically ranged from completing high school to Bachelor's degrees to doctorates. Therefore, all the interviewees were literate in their native language and typically well educated, enabling us to disentangle the effects of low literacy from difficulties with English and unfamiliarity. The interviews were unstructured and conducted in English, and included a range of issues faced by consumers, such as choosing retail stores, making decisions about products, and viewing advertisements. Interviews were recorded, transcribed and analyzed.

In a second phase of data collection, one-on-one interviews were conducted with a broader mix of 12 individuals, including undergraduate and graduate students at a Midwestern university, spouses and parents of

Table I Details about informants

Name	Country	Age	Gender	Education	Data collection phase
Asako	Japan	29	F	Bachelor's	Phase 1
Norie	Japan	28	F	Bachelor's	Phase 1
Hyun-Ju	Korea	47	F	Bachelor's	Phase 1
Kyung-Hee	Korea	38	F	Bachelor's	Phase 1
Eun-Suk	Korea	38	F	Master's	Phase 1
Hea-Young	Korea	32	F	Bachelor's	Phase 1
Hee-Jin	Korea	26	F	Bachelor's	Phase 1
Marina	Russia	69	F	PhD	Phase 1
Ying	Taiwan	n/a	F	Bachelor's	Phase 1
Li ^a	China	22	F	PhD student	Phase 2
Gang ^a	China	22	M	Master's student	Phase 2
Yan ^a	China	24	F	PhD student	Phase 2
Yong ^a	China	55	M	Bachelor's	Phase 2
Eun-Jeong	Korea	32	F	Bachelor's	Phase 2
Ha-Neul	Korea	32	F	Master's	Phase 2
Young-Sook	Korea	30	F	Bachelor's	Phase 2
Sun-Young ^a	Korea	21	F	Undergraduate student	Phase 2
Yoo-Jin ^a	Korea	21	F	Undergraduate student	Phase 2
Florencia	Mexico	33	F	Middle school	Phase 2
Carmen	Venezuela	40	F	Master's	Phase 2
Jorge	Venezuela	n/a	M	Bachelor's	Phase 2
Jeong-Hoon	Korea	24	M	Undergraduate student	Phase 3
Ji-Young	Korea	31	F	Bachelor's	Phase 3
Young-Soo	Korea	24	M	Undergraduate student	Phase 3
Seong-Jin	Korea	35	M	PhD	Phase 3
Hyun-Jeong	Korea	25	F	Undergraduate student	Phase 3
Cristina	Colombia	18	F	High School	Phase 3
Rosario	Venezuela	32	F	Bachelor's	Phase 3
Lucia	Argentina	19	F	High School	Phase 3
Mario	Colombia	18	M	High School	Phase 3
Luis	Colombia	21	M	High School	Phase 3

Notes: n/a – We used a combination of questions and internal records of the adult education center in Phase 1 to determine educational level. In instances shown as n/a for age, we were not able ascertain the exact age. In instances shown as Bachelor's in Phase 1, we recorded the degree we were able to ascertain but in one or two instances, the informants may have completed post graduate education as well. The aim here was to use a set of informants who were all clearly literate in their native country, yet had a wide range of educational levels; ^aInformants who were also observed during shopping

undergraduate or graduate students, and students at an adult education center and at a university ESL program (see Table I). Duration of interviews ranged from 30 minutes to 1 hour. All informants were literate and from East Asia (China and Korea), and South America. They were chosen on the basis of unfamiliarity with the US marketplace and difficulty with English, and had stayed in the USA for a short period of time prior to being interviewed. We chose a set of informants who were clearly literate, yet covered a range of educational levels. The interviews were conducted in the informants' native language (Spanish, Korean, and Chinese), a departure from our procedures in the first phase to allow informants to communicate in a language they were proficient in. The interviews were transcribed verbatim in the native language and then translated to English. Several of the interviewers were international PhD students fluent in both English and the native language of the participants (i.e. Spanish, Korean, and Chinese). Six of these interviews in the second phase followed observations conducted during shopping for approximately one hour each (see Table I). Informants completed their typical shopping at a grocery store and were observed from a distance, and occasionally approached to ask clarification questions about specific product choices in the proximity of store shelves with product alternatives they chose from. After each observation, notes were prepared to capture key insights. A third phase of data collection was conducted after analysis of the data from the second phase, with ten individuals from East Asia (Korea) and South America. Procedures were similar to those used in the second phase.

Data analysis

Transcriptions of interviews, and field notes of observational data, were independently analyzed by authors, focusing attention on statements and behaviors that shed light on how ESL consumers approached product choices, made decisions and engaged in coping behaviors, and on how they used information in making their decisions. Transcripts of interviews and field notes from observations were reviewed to identify underlying themes using guidelines for qualitative research (Glaser and Strauss, 1967; McCracken, 1988; Strauss and Corbin, 1990). In the next section, we elaborate on our findings from interviews, and observations.

Findings

Overview

We discuss our findings in terms of cognitive predilections, decision making and emotional trade-offs, and coping strategies (Figure 1). A similar framework has been employed by Viswanathan *et al.* (2005) in studying functionally low-literate consumers. Such a framework is useful here due to its focus on specific issues arising out of lack of functional skills. Although we use quotes to illustrate the points we make with fewer mentions of observations due to space constraints, our inferences were influenced by the entirety of our data collection including observations.

Cognitive predilections

Cognitive predilections refer to broader approaches to thinking that may underlie specific decision-making and coping strategies. They arise out of the constraints faced by ESL consumers due to language difficulties and unfamiliarity.

Transference of symbols and learning of new symbols

One adaptive mechanism used by immigrants is the transfer of rules/symbols from the home market and their application to the new market (Penaloza, 1994). Transference of symbols and learning of new symbols is a cognitive predilection that contrasts with the difficulties that low-literate consumers have in transferring knowledge across domains (Viswanathan *et al.*, 2005). This cognitive predilection appears to be central to ESL consumers' adapting to a new and unfamiliar environment. Our informants provide several instances of these practices (fictitious names are used to disguise the identity of informants):

Over there, I'd buy the one that my mother or my mother-in-law used to buy. That was like a tradition. Here, we are starting from zero. There is no tradition. Although there are similar brands, we wanted to try and explore. (Rosario, Venezuelan, female, 32 years)

Rosario tries to make sense of the US market by transferring previous knowledge in terms of sources of product information. Other examples include an informant quoted who tried to interpret the use of coupons from her experience in Korea, where coupons are considered a tool to compensate for low quality in the product. Often the marker or comparison point is the way things are in the home country as indicated here with currency in Colombia versus the US:

I have the tendency to translate to pesos [Colombian currency], but that is a mistake. Prices here are different. I like to buy the same brands I buy in Colombia. For instance, I buy the same shampoo, or the chips [brand name]. There are many brands here that I buy in Colombia, but here is a lot cheaper. A box of [brand name] costs \$1 and in Colombia is \$4. Sometimes I want to buy everything here. However, I like to buy the same brands I use in Colombia (Cristina, Colombian, female, 18 years).

Trying to understand the market goes from transferring rules to learning the new market rules. Many ESL consumers displayed determination to learn these rules:

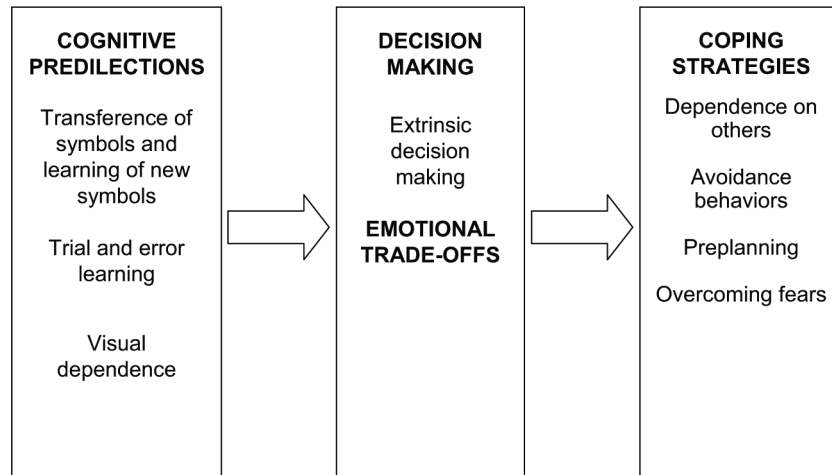
... My friend told me to wait until February or March when clothes are cheaper, even 30 percent discount. Now that time has passed by, I realize that it is true. The more you wait, the more the price goes down. That teaches you ... Now, I am learning to use the coupons ... I feel very good because I feel that I am learning how to buy (Florencia, Mexican, female, 33 years).

Penaloza (1989) argues that, after understanding the new market, immigrants would choose the orientation that better suits them. In many cases, this would imply adopting the new market's practices. Acculturation is expected to be impacted by cultural differences between the home culture and the new culture.

Visual dependence

ESL consumers showed reliance on visual information when attaching meaning to pictorial elements such as color, font, package illustrations, and even words. This is a way to bypass difficulties with language by resorting to more sensory rather than symbolic processing, using visual information that has a correspondence with the concepts represented. They exhibited dependence on brand logos and pictorial menus, but it did not extend to treating brand names as surface-level pictorial representations or visualizing usage situations (e.g. cooking) to guide their shopping as has been reported for low-literate consumers (Viswanathan *et al.*, 2005). We observed informants who chose a product, such as eggs, on the basis of color, without reading signs above the display conveying information, such as the different sizes. One informant (Sun, Korean, female, 21 years) bought sausages based on the most delicious looking package, while acknowledging that she

Figure 1 Conceptual flow of findings



would use a different rule back in Korea. Another informant (Yoo-Jin, Korean, female, 21 years) mentioned developing preference for a specific brand of hot dog buns that she bought at a store, which was not available at the store where we conducted our observation. Yet, she chose another brand that looked similar, while being fully aware that it was not the same brand, relying on visual cues to make the decision:

Interviewer: ... How about hotdog buns (how do you choose them)?

Yoo-Jin: Hotdog buns? Right after I arrived [in the US], the first bread [hotdog bun] I bought was the one at [store 1]. I liked it. But when I was at [store 2] today, I learned that they don't carry it, so I picked up the one that looks most similar to what I had in my mind.

She also did not buy an ointment she needed because she could not find the same type of product that she used in Korea, presumably due to lack of visual match. Yoo-Jin uses surface similarity to make a decision. This is similar to her usage of the package and the image for selecting a pizza that has suitable ingredients. Our observations of people avoiding reading signs and other textual information even when they were capable of doing so reinforced our inference of visual dependence.

ESL consumers reported that they treated some information at the pictorially based surface level, and recognized why they were doing it. Remembered brands are sought not because deep processing of information took place, but due to a familiarity with the brand name that helps complete the purchase in the absence of more relevant information. Packaging is another important source of information.

Visual dependence also extends to the weight given to non-verbal cues:

[discussing rude treatment at markets] Yeah ... and their speaking attitude is too rude, but every time they told me "have a good day" but this ... emotional ... is not good.

... They met other American people, they speak other things ... very ... smiling, but they didn't ... me (Kyung-Hee, Korean, female, 38 years).

ESL consumers also reported that their visual dependence was a tactic to overcome language difficulties. Many informants expressed that they had overcome their visual dependence as the duration of their stay in the US increased, or that they expected to overcome such dependence with time.

Trial and error learning

ESL consumers showed a willingness to learn through trial and error in unfamiliar environments. This is another way to bypass language difficulties as well as unfamiliarity with the marketplace by converting information-based decisions into experience-based decisions and minimizing the need for information search, particularly symbolic information search, that is tied to language and may assume familiarity with the marketplace:

... I like to try different brands of bread. I have gone to Sam's only to buy bread. We know it is good. I know the good brands. I try new ones to see what I like the most (Lucia, Argentinian, female, 19 years).

Trial and error learning appears to be a way to navigate the lack of functional skills that arise in situations. The quote below shows that, beyond using price as a simple information cue, the informant is willing to try products to learn more about the market:

Interviewer: What do you look at when you buy this kind of product [spaghetti sauce]?

Ha-Neul, Korean (female, 32 years): I look at price and brands at the same time. Since I purchase this product very frequently, and they don't have so many brands, I know most brands. For example, this brand is a cheap one. Usually I tried several brands first, and decide which is better. I think I have tried almost every brand in the market, and I don't think there is much difference among different brands in spaghetti ...

What might be a simple consumer task that stops when a satisfactory brand is found prompts her to try several brands perhaps to fully acquire the knowledge that parallels what she likely had in her home country. ESL consumers showed their willingness to become as functionally knowledgeable about the new environment as they were in their home country in spite of their language limitations.

Preference for buffets over ordering off a menu reflects trial and error learning:

I think it's [buffet] very convenient for me. I can look for, take some food that I like (Hea-Young, Korean, female, 32 years).

With the added benefit of not having to interact with a waiter, the buffet allows ESL consumers to experiment on their own without the need for English communications:

I like when the signage is clear and I can find what I am looking for without asking anybody. I go to places where I don't have to ask anybody. For instance, I like going to China buffet because I don't have to ask anybody. I try the food I like. That is good (Mario, Colombian, male, 18 years).

Decision making and emotional trade-offs

With regard to how ESL consumers make decisions about products and retail outlets, and form judgments about advertising and other marketing communications, by and large, we found extrinsic decision making to be a striking element as described below.

Extrinsic decision-making

Although ESL consumers showed willingness to learn about the environment, their day-to-day decisions consist of rules that might not be exhibited if they had the market expertise and language skills to use more elaborate ones. One element of decision-making is the use of extrinsic cues, such as the degree to which a product is in stock and the price distribution across products to choose a product. Rather than depending on intrinsic attributes of products, which are often presented in symbolic form, extrinsic cues that are generic in nature are used. For ESL consumers, these cues often provide insights into the behaviors of sellers and other buyers and serve as proxies for intrinsic attributes. They are based on beliefs about the relationship between extrinsic cues and intrinsic attributes.

One heuristic that appeared commonly across respondents from different cultural backgrounds was the use of a "mid-price" or "middle of the road" strategy (Peng and Nisbett, 1999). In this case, price is an attribute that can relatively easily be used by ESL consumers, and a price-quality inference is further used to select a mid-price brand as the optimal one (not too expensive, but not too cheap). This finding is consistent with the cultural emphasis placed on dialecticism and harmony in East Asian countries. Consistent with our findings, Peng and Nisbett (1999) argued that, when presented with apparent contradictions, individuals from Western European cultures tend to decide which of the two propositions is correct (vs incorrect), yet individuals from East Asia tend to seek to find some truth in both propositions, thus opting for the middle way between extremes:

I would buy the one that is neither too expensive, nor too cheap. Let's say you have three kinds of chocolate chip cookies, expensive, cheap, and somewhere between these two, then I would buy the one whose price is in the middle (Sun-Young, Korean, female, 21 years).

Another recurring theme predominantly among East Asian consumers was their adherence to conformity heuristics, as observed in Yoo-Jin's active search of the most common brand:

Interviewer: When you buy this cup, how (why) did you choose this particular one?

Yoo-Jin (Korean, female, 21 years): I thought this was the most commonly used cup in general. When I go to a restaurant, or my friend's house, that's the one I saw. Also, I found that this is the most common kind in the store. It's very common.

In a number of our observations, informants buying a range of products from tea bags to eggs appeared to adhere to the rule of buying a brand that had the fewest items left:

Yoo-Jin: No, not that many options. Among those, I bought the one that has been sold most.

Interviewer: ... the one that is sold most. How do you tell?

Yoo-Jin: The one that has the fewest items left.

Such choice behavior may also reflect Yoo-Jin's desire to think of herself as similar to others. For a similar reason, informants' preference for the item listed number one in the

menu at a restaurant may be another form of conformity heuristic by which they can buy what is most representative, most common, and most popular, regardless of their own taste:

Hea-Young: I always order the number 1.

Interviewer: Why?

Hea-Young: I think the Number 1 is representative of [fast food restaurant's] menu. The first one and easy to order. My husband always order "two number 1 please", and I ask my children for their preference, but my husband and I always order number 1.

Finding out what the most popular items are is another approach:

Here's my strategy. I would ask the waiter, "which item is most popular among Asians?" then they would give you some choices that are expensive (Seong-Jin, Korean, male, 35).

Extrinsic cues are used to draw inferences about which product to buy. This is distinct from using peripheral cues without exerting sufficient effort for a decision. In fact, considerable cognitive effort may be used to identify such extrinsic information as the likely distribution of price and quality and draw inferences from it. ESL consumers try to make the best out of the limited information that they are able to process due to their lack of proficiency in English and unfamiliarity with the marketplace. Whereas the behaviors exhibited may appear to be similar to heuristic processing arising out of factors such as low involvement, viewed from a situational literacy perspective, they arise out of lack of functional skills.

Emotional trade-offs

ESL consumers face anxiety from not being able to successfully interact with the marketplace, which may lead to shopping decisions that are frequently emotionally charged, even for seemingly simple purchases. A recurrent theme evolved around this frustration and anxiety from consumption experiences. An informant describes the anxiety associated with shopping encounters in the following terms:

In the past, I felt tired. Like 8–9 p.m. I got really tired. I thought to myself "I must have overcome jetlag by now" but I heard someone saying it's probably because I am in a different language environment, because I try to understand English, also I have to function at stores, and so on. So I get more stressed out. For example I need to talk to sales clerk in English. Those things somehow distressed me. About two months after, I realized that I am not as tired, or I may say, things are more convenient here now (Seong-Jin, Korean, male, 35 years).

Another informant describes the anxiety associated with shopping encounters in the following terms:

Interviewer: What are some things you don't like?

Hee-Jin (Korean, female, 26 years): ... but when I returned some products, and always I am very afraid because one or two times because I had not good experience. They're very unkind at that time.

... the first I bought small clothes at [Store name] and, maybe one week later, I wanted to return it. and I wanted to my money back, but when I went there, I forgot when I bought that item, I paid my card, not cash, but I forgot, and then wait until they give money, but they just brought my item ... so I wait and why don't you give money? But, clerk said very fast, and then ... they're very fast, so I couldn't understand, so I couldn't understand, so I asked again and again. Maybe finally I understand that they say you paid by card not by cash, so I couldn't give the money. Maybe we will put the money in your account. So, that kind of explanation about ... first I couldn't understand and I just wait ... and I first very embarrassed, yeah ...

Hee-Jin felt embarrassed and frustrated for not being able to return the item, something that should not be a problem for English-proficient consumers.

In another situation with her car, Carmen (Venezuelan, female, 40 years) vividly describes the anxiety she experienced and how it shaped her future actions:

You lose the fear, because, I do not know, I was particularly afraid of being isolated, not knowing what to do. Actually, I had an experience with the car. I live a few blocks from the super, but the car stopped and I did not know how to explain that the car did not start. I left the car there, I grabbed my bag and I walked to my home during the winter and in the middle of the rain. I came home with hypothermia, and I could barely open the door. I could not do anything, and I could not communicate with anybody. Now, I am not afraid. I speak [expressions used in Venezuela to refer to a language that is not understood, or to refer to using signs], but I speak anyway. I use signs and people understand me ...

Stress and anxiety over purchase decisions, of course, do not affect ESL consumers exclusively. Under some circumstances, such as choosing a car where tradeoffs between safety in an accident and purchase price are required, deciding can be anxiety-provoking for any consumer because of the potential losses that the different alternatives entail (Luce *et al.*, 1999). Among ESL consumers, however, we found recurring and acute anxiety even in circumstances (e.g. returning an item) that on the surface did not seem to merit such emotional reactions. In their case, the emotional trade-off is not a function of specific attribute pairings discussed in Luce *et al.* (1999), but an explicit trade-off between being embarrassed (i.e. not understanding an answer when trying to learn about a product) and making a sub-optimal choice by using a simple heuristic. For ESL consumers, being embarrassed (which affects self-esteem) may be more negatively emotion-laden than making a sub-optimal consumption decision by relying on a single heuristic (i.e. attractive packaging). As opposed to attribute trade-offs where the options can be chosen in order to avoid giving up on the more negatively emotion-laden attribute, the trade-off that ESL consumers face is between acting (i.e. asking for information and potentially being embarrassed) and being negatively affected in their self-esteem and not acting (i.e. not asking for information and using a simple rule) and hoping that one's choice based on a simple rule is right. Our informants related many examples of significant tradeoffs to avoid negative emotions and protect their self-esteem in marketplace encounters. This is perhaps the largest similarity with low-literate consumers although it stems from very different reasons.

In general, we found that ESL consumers invest substantial effort in non-product related aspects of shopping in order to reduce negative emotions. Moreover, we found that many undertake time, value, and welfare trade-offs in order to reduce stress and emotional costs. For instance, Hea-Young trades-off variety seeking by always ordering Number 1 from the fast food restaurant's menu. In many instances, the heuristics used by ESL consumers can be attributed to a coping mechanism to stay away from anxiety in the consumption situation. Bettman *et al.* (1998) highlighted that individuals may cope with emotion-laden decisions by using non-compensatory strategies in which processing is attribute based. What is noteworthy in the case of ESL consumers is that the attribute used for making the decision is one that allows a decision without having to ask anybody and avoiding embarrassment, regardless of how diagnostic the consumer would find that attribute in a more familiar environment, or how instrumental it is to satisfy the current goal.

Coping strategies

ESL consumers use several coping strategies to negotiate the marketplace as consumers.

Dependence on others

The informant below provides an example of depending on others for information:

Yes, she has been a homemaker over five years so she is very good at things like where to go to buy what, what to do with what. She has two freezers full of things. If she says something is good, then I would buy it. She would tell me like "look for this mark when you buy milk." My sister once made me try a juice she got from the Korean Airline (during the flight), next thing I found was that I was buying the same juice at the store. I would ask her "what eggs should I buy?" then she would say "buy the X brand with Y size" I've been unconsciously influenced a lot by her. And her friends too (Hyun-Jeong, Korean, female, 25 years).

However, dependence is often only in the short-term as ESL consumers develop language skills and familiarity with the marketplace. This is a major difference with low-literate consumers for whom dependence may be more extreme and enduring (Viswanathan *et al.*, 2005). Moreover, such dependence may not be exhibited during shopping as some of our observations suggested due to a fear of interactions but rather exhibited with friends and acquaintances. We observed several informants who did not ask for help when shopping and just left without finding specific products.

Avoidance behaviors

A coping mechanism suited to deal with the trade-offs ESL consumers face would be to avoid confronting emotionally charged situations (i.e. asking and being embarrassed). This is another similarity with low-literate consumers (Viswanathan *et al.*, 2005). One of our informants reported ordering using the pictures in the menu while avoiding asking questions, and, after a negative drive-through experience, would never go to another one again. The informant below chooses retail outlets where she can avoid talking:

[Fast food restaurant No. 1] is a bit better, but it is complicated because of the language issue. I have had many problems because of that. You have to tell them what you want in the sandwich. Several times I get something different in the sandwich. I don't know how to tell them it is wrong. It is complicated. In [fast food restaurant No. 2] it is easy, give me number 1 and you are done. Although I like [fast food restaurant No. 1] better than [fast food restaurant No. 2], I go more frequently to [fast food restaurant No. 2] to avoid talking (Cristina, Colombian, female, 18 years).

Another example of avoidance behaviors was in the context of returning defective or ill-fitting products. We learned of several instances where informants keep the product or give it to someone else rather than try to get a refund. A major concern in interactions was the fear of revealing their lack of knowledge on issues as well as the fear of not understanding or not being understood.

Preplanning

In contrast to avoidance behaviors, ESL consumers can also be very proactive through preplanning. Preplanning can extend to shopping at certain retail outlets because a certain employee there spoke the informant's native language. Another variation is through planning to use larger currency that ESL consumers are relatively familiar with:

Seong Jin (Korean, male, 35 years): It was hard at first. For example in [Fast food restaurant], I would ... Well back in Korea I would say [Korean version of "Number one please"], but here they would say "big Mac meal" in addition, I don't have vocabulary. Also, all the coins look unfamiliar, I have no idea what coin is worth how much, so I strategically use big bills and get changes (laughs). It's harder for me to use coins.

Interviewer: Now you no longer do that?

Seong-jin: I still do it (laughs). Now I can tell big coins. I also know some meals, so I order those meals that I know. Now if they ask me if I have three cents ... where I need to pay \$2.03 then I would check my pocket.

Overcoming fears

Informants used heuristics that, in many instances, might lead to sub-optimal choices in terms of performance in order to avoid embarrassment. However, ESL consumers were also willing to overcome their fears when the situation required it. In these cases, the anticipated satisfaction from the consumer experience is stronger than the potential embarrassment from verbal interactions in English:

I was very afraid when I arrived here, for example, when someone asks you "would like something to drink?", I was very afraid, so I would like to reconfirm that what I heard is right. But I have become familiar with those common expressions now, like "would you need something, would you like sugar, and so on" I am no longer afraid in those situations now. Now I can order what I want, and I can say whatever I want to say (Hyun-Jeong, Korean, female, 25 years).

Although the informant quoted below avoided places where she needed to talk due to her limited English skills, she reported the following situation:

Now I tell you, what is really bad here are the restaurants. All are bad. I went all excited to a restaurant to eat Italian food ... and when they bring me the food I almost got a heart attack ... The only restaurant where I ate well is named Beef House ... This is a restaurant where there is a waitress, where they treat you like a queen. Not that self-service that I dislike so much (Carmen, Venezuelan, female, 40 years).

The self-service that Carmen valued so much when shopping due to the avoidance of interacting in English is not important in this instance. The satisfying experience in the restaurant warrants going the extra mile and allays fears of being embarrassed from not being understood. Holt (1995) noted that consumers' experience of consumption objects is structured by the interpretive framework that they apply to engage the object. Consumers appreciate products/services when they respond emotionally to its situations, people, action, and objects. Being "treated as a queen" and "eating a pizza you like" are for Carmen and Florencia, respectively, sought "emotions" that warrant overcoming fears.

Summary of findings

The cognitive predilections, decision making, emotional trade-offs, and coping strategies of ESL consumers are outcomes of a number of influences including the lack of functional skills arising from language difficulties and unfamiliarity. Visual dependence, trial and error learning, and extrinsic decision-making are some examples that reflect efforts to bypass the lack of functional skills. In this sense, they arise from the lack of situational literacy, i.e. the result of lack of adequate skills to function in specific situations, and resemble findings about low-literate consumers. These functional skills and their development appear to be related to the degree of acculturation.

Whereas several similarities with low-literate consumers were identified, ESL consumers do not exhibit predilections, such as visual dependence, or decision-making strategies, such as single-attribute decision making, or coping strategies, such as dependence, to anywhere near the degree or qualitatively different level that has been reported for low-literate consumers (Viswanathan *et al.*, 2005). Moreover, a number of differences stem from ESL consumers being able to transfer symbols and learn new symbols and being willing to overcome fears when warranted, often making the state of

lack of functional skills a relatively short-term problem. They also do not have the difficulties with abstractions exhibited by low-literate consumers. Rather, the surface level similarities arise from lack of situational literacy that is overcome over time. Cross-cultural differences among ESL consumers appear to emerge in arenas such as the type of heuristics used in extrinsic decision-making (e.g. East Asians choosing a middle of the road strategy).

Also germane here are differences between ESL consumers and consumers in general, whom we did not explicitly study here as a comparison group. Nevertheless, a number of distinct issues are evident; transference of symbols and learning of new symbols unique to the immigrant experience, decision making and emotional tradeoffs (e.g. preplanning, overcoming fears) arising from language difficulties and unfamiliarity, and unique coping strategies. Also evident from the data is the qualitatively distinct nature of such issues as negative emotions for ESL consumers for seemingly mundane shopping encounters.

Although visual dependence is, in a sense, universal, the primacy of visual information as the preferred type of information for ESL consumers, is evidenced by persistence in using visual similarity even when knowingly choosing a different product. Also, related to visual dependence is the attention to non-verbal cues in social interactions in a consumer context arising out of heightened sensitivity to negative reactions to one's English communication. Trial and error is also often employed by all consumers. However, ESL consumers appear to take this approach to a qualitatively different level by relying on experimentation in place of and in avoidance of straightforward information-seeking through communication (e.g. preferring buffets). Similarly, the primacy of extrinsic decision-making is noteworthy. Decision-making is based not so much on intrinsic product attributes or even extrinsic product attributes which all consumers routinely use (e.g. price or packaging as indicators of quality), but on more macro level extrinsic cues that are further removed from the product per se (e.g. stock remaining on shelf). It suggests heightened scanning and sensitivity to the broader environment in the face of unfamiliarity with the focal products.

Discussion

Viswanathan *et al.* (2005), in their study of low-literate consumers, introduce the notion of cognitive survivors, as distinct from cognitive misers. They argue that, whereas a "cognitive miser" seeks to economize on cognitive resources, "cognitive survivors", in spite of spending considerable resources, may not be able to engage in the abstract thinking that enables cognitive miserliness. Our research demonstrates that lack of situational literacy may lead to fundamental shifts in cognitive functioning, such as a shift from cognitive miserliness in familiar settings in one's home country to cognitive survival in unfamiliar settings in a new country.

In a broader sense, the notion of situational literacy and specifically, situational consumer literacy, has a number of implications for research on consumers. These insights have implications for immigrant consumers in English speaking countries as well as consumers with second language issues in a variety of contexts (e.g. an English speaking tourist, a tourist in general, or even a low-literate, low-income consumer in a

developing country visiting a bank or a department store where English is the language spoken). Furthermore, consumers face a number of situations where they lack functional skills (e.g. lack of prior knowledge about a product category or about a shopping environment, a new-to-the-world product, technologically sophisticated products). Our point is not to equate a variety of behaviors with functional illiteracy. Rather, it is to draw parallels with the lack of functional skills and gain insights, such as those developed here for ESL consumers. The situational literacy perspective provides insights into the underlying causes for seemingly commonplace behaviors, which are yet very different in fundamental ways. For example, the use of extrinsic cues could be considered a heuristic arising out of low involvement; yet, it may arise out of high involvement requiring considerable cognitive resources given the constraints in understanding intrinsic cues. This perspective also provides insights into qualitatively different phenomena, such as trial and error learning and strong emotional responses to shopping encounters (e.g. potential for humiliation and anger in shopping interactions, and the role of emotional trade-offs in decision-making).

Research should further examine the cognitive predilections, decision-making strategies, and coping strategies exhibited by ESL consumers to bypass the lack of functional skills arising from language barriers and unfamiliarity. Whereas our study is a qualitative inquiry into this phenomenon, structured experiments can be used to examine issues such as the use of specific extrinsic decision-making heuristics as a function of specific cultural background and level of acculturation. Another line of research should focus on the notion of situational literacy, which has applications in other realms, such as for decision-making by novice consumers with a low level of product knowledge or marketplace skills in specific situations. Finally, research should also focus on the compounding effect of language difficulties and unfamiliarity with low literacy, whereas our focus here has been on literate ESL consumers.

Our research has implications in the arena of consumer education and ESL education, where learning modules can be designed that address the cognitive and emotional issues that ESL consumers face and enable appropriate coping strategies. Whereas many of these issues may be implicitly addressed in the excellent work done in ESL education, consumer-focused research can lead to systematic development of educational tasks. Video-based and other educational content and exercises that minimize negative outcomes from such experimentation by providing background and cautionary information about marketplace interactions can be very useful (e.g. trying out drive-throughs in non-peak times, understanding pitfalls of visual dependence, understanding pros and cons of extrinsic decision-making). Addressing negative feelings through specific consumer-related role plays and coping strategies is an extremely important facet of ESL education.

Our research similarly has implications for retail stores and companies that interact with ESL consumers. Foremost is the need to develop deep understanding of the issues that ESL consumers face and related nuances. Recognizing strengths and vulnerabilities of ESL consumers and training employees to interact in a respectful fashion can go a long way toward creating positive shopping experiences at a time of some vulnerability and cementing long-term loyalty. Similarly,

reconsidering presentation of product information to emphasize visualization is another important recommendation that may benefit all consumers. In summary, research on ESL consumers offers important implications for research and practice in consumer marketing.

References

- Adkins, N.R. and Ozanne, J.L. (2005), "The low literate consumer", *Journal of Consumer Research*, Vol. 32 No. 1, pp. 93-105.
- Bettman, J.R., Luce, M.F. and Payne, J.W. (1998), "Constructive consumer choice processes", *Journal of Consumer Research*, Vol. 25 No. 3, pp. 187-217.
- Bormuth, J.R. (1975), "Reading literacy: its definition and assessment", in Carroll, J.B. and Chall, J. (Eds), *Toward a Literate Society*, McGraw-Hill, New York, NY.
- Deshpande, R., Hoyer, W.D. and Donthu, N. (1986), "The intensity of ethnic affiliation: a study of the sociology of Hispanic consumption", *Journal of Consumer Research*, Vol. 13 No. 2, pp. 214-20.
- Fainstein, S.H. (1997), "English language literacy, acculturation level, and anxiety in Mexican immigrant women", *Dissertation Abstracts International Section B: The Sciences and Engineering*, Vol. 57 No. 10-B, p. 6647.
- Gal, I. (2002), "Adults' statistical literacy: meanings, components, responsibilities", *International Statistical Review*, Vol. 70 No. 1, pp. 1-25.
- Glaser, B.G. and Strauss, A.L. (1967), *The Discovery of Grounded Theory*, Aldine, Chicago, IL.
- Holt, D.B. (1995), "How consumers consume: a typology of consumption practices", *Journal of Consumer Research*, Vol. 22 No. 1, pp. 1-16.
- Kirsch, I. and Guthrie, J.T. (1997), "The concept and measurement of functional literacy", *Reading Research Quarterly*, Vol. 13 No. 4, pp. 485-507.
- Larsen, L.J. (2003), "The foreign-born population in the United States: 2003", *Current Population Reports*, US Census Bureau, Washington, DC, pp. 20-551.
- Lincoln, Y.S. and Guba, E.G. (1985), *Naturalistic Inquiry*, Sage, Beverly Hills, CA.
- Lucas, T. (1997), "Influences on the educational experiences of immigrant students in US schools", ERIC Document Reproduction Service No. ED406825.
- Luce, M.F., Payne, J.W. and Bettman, J.R. (1999), "Emotional trade-off difficulty and choice", *Journal of Marketing Research*, Vol. 36 No. 2, pp. 143-59.
- McCracken, G. (1988), *The Long Interview*, Sage, Newbury Park, CA.
- Oswald, L.R. (1999), "Culture swapping: consumption and the ethnogenesis of middle-class Haitian immigrants", *Journal of Consumer Research*, Vol. 25 No. 4, pp. 303-18.
- Penaloza, L.N. (1989), "Immigrant consumer acculturation", *Advances in Consumer Research*, Vol. 16, pp. 110-8.
- Penaloza, L.N. (1994), "Atravesando Fronteras/border crossings: a critical ethnographic exploration of the consumer acculturation of Mexican immigrants", *Journal of Consumer Research*, Vol. 21 No. 1, pp. 32-54.
- Peng, K. and Nisbett, R.E. (1999), "Culture, dialectics, and reasoning about contradiction", *American Psychologist*, Vol. 54 No. 9, pp. 741-54.
- Porro-Salinas, P.M. (1996), "Coping responses and adjustment among Salvadoran immigrants", *Dissertation*

Abstracts International Section B: The Sciences and Engineering, Vol. 57 No. 3, p. 2222.

Stayman, D.M. and Deshpande, R. (1989), "Situational ethnicity and consumer behavior", *Journal of Consumer Research*, Vol. 16 No. 3, pp. 361-71.

Strauss, A. and Corbin, J. (1990), *Basics of Qualitative Research: Grounded Theory Procedures and Techniques*, Sage, Beverly Hills, CA.

Viswanathan, M., Rosa, J.A. and Harris, J.E. (2005), "Decision-making and coping by functionally illiterate consumers and some implications for marketing management", *Journal of Marketing*, Vol. 69 No. 1, pp. 15-31.

About the authors

Madhu Viswanathan is Professor of Marketing at the University of Illinois where he teaches and

conducts research in measurement and research design, and on low-literate, low-income consumers and subsistence consumers, entrepreneurs, and marketplaces. Madhu Viswanathan is the corresponding author can be contacted at: mviswana@uiuc.edu

Carlos Torelli is Assistant Professor of Marketing at the University of Minnesota where he teaches and conducts research in consumer behavior. He served as Marketing Vice-President of Citibank in Venezuela and Turkey. His research focuses on global branding and cross-cultural consumer behavior.

Sukki Yoon is Assistant Professor of Marketing at Bryant University where he teaches and conducts research in the areas of advertising and consumer behavior.

Hila Riemer is Lecturer of Management at the Ben Gurion University of the Negev where she teaches and conducts research in consumer behavior.