

# Perceived Discrimination, Cashier Metaperceptions, Embarrassment, and Confidence as Influencers of Coupon Use: An Ethnoracial–Socioeconomic Analysis

Anne M. Brumbaugh<sup>a,\*</sup>, José Antonio Rosa<sup>b,1</sup>

<sup>a</sup> School of Business and Economics, College of Charleston, 331 Beatty Center, 5 Liberty Street, Charleston, SC 29401, United States

<sup>b</sup> University of Wyoming, 1000 E. University Avenue, Laramie, WY 82072, United States

## Abstract

This research investigates how in-store interactions with cashiers and other retail personnel influence consumers' use of coupons. To explore this phenomenon, we develop and test a model whereby perceived discrimination and customer metaperceptions of cashier attitudes influence both embarrassment and confidence in using coupons which, in turn, affect the number of coupons redeemed. Importantly, results differ for different ethnoracial–socioeconomic groups and show that perceived discrimination influences some consumers' coupon use. Moreover, the role of the cashier is crucial in encouraging coupon use among some groups of customers. The managerial implications for supporting coupon use at the point of purchase among diverse consumers are discussed.

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As competition for consumer attention and patronage intensifies (Anonymous 2007b; Chanil and McTaggart 2008) and managerial concerns over rates of return on promotion expenditures increase (Daniel 2007; Matthews 1996; Parry 2004), marketing academicians and practitioners are increasingly interested in the factors that influence coupon redemption rates, particularly factors that may cause otherwise high-potential consumers (e.g., affluent, price insensitive, loyalty-prone) to forego using coupons. Most research thus far has considered individual factors such as demographic traits, coupon proneness, and other consumer characteristics (Feick and Price 1987; Kaufman 1991; Swaminathan and Bawa 2005) as well as coupon qualities such as face value and distribution method (Green 1995; Leone and Srinivasan 1996). However, little has focused on consumers' experiences in the retail space as a possible factor in coupon redemption.

Our research centers on how in-store experiences and differences in these experiences across consumer groups influence coupon use. Although some highly focused consumers may be

oblivious to store factors and tenaciously pursue their intended couponed purchases, for most the shopping trip is a social experience wherein they interact with store personnel and other customers and to which they respond either positively or negatively (Beatty et al. 1996; Menon and Dubé 2000). These interactions and experiences alter consumer intentions toward coupon use, and shape their coupon redemption decisions at the point of purchase (Reynolds and Beatty 1999). When in-store interactions and experiences are favorable (i.e., consumers are made to feel welcome at the store and confident in their coupon use by store personnel and customers around them), they will happily redeem coupons and look for more opportunities to use them. When interactions are unfavorable (i.e., consumers are made to feel unwelcome and discriminated against at the store, or denigrated for redeeming coupons by store personnel or other customers), they might choose not to redeem the coupons they had planned to use.

This study investigates several aspects of these in-store experiences that might influence coupon use. We explore how perceived discrimination in the store and consumers' metaperceptions regarding the cashier (i.e., what customers believe the cashier thinks of them) influence feelings of embarrassment and confidence over coupon use, and how embarrassment and confidence over coupon use in turn affect coupon

\* Corresponding author. Tel.: +1 843 953 8068.

E-mail addresses: brumbaugh@cofc.edu (A.M. Brumbaugh), jrosa1@uwoyo.edu (J.A. Rosa).

<sup>1</sup> Tel.: +1 307 766 6159.

redemption. Moreover, we explore how the perception and intensity of these influences of coupon use differ between ethnoraial–socioeconomic groups, recognizing that ethnoraial group membership and socioeconomic status are associated with different in-store experiences. We find that consumers' confidence and embarrassment over coupon use are affected by their perceptions of being discriminated against while shopping and by their impressions of what cashiers think of them when they redeem coupons. Equally important, we find that these influence vectors vary between ethnoraial–socioeconomic groups. The influences and differences we observe have significant implications for manufacturer and retailer strategies as they seek to enhance the effectiveness of coupon-based promotions among diverse consumers.

### Background

In the U.S., coupon competitiveness has risen and effectiveness declined for nearly 20 years (Daniel 2007; Matthews 1996), forcing academicians and practitioners to better understand the factors that influence coupon redemption rates and other strategic aspects of promotion initiatives. Changes in consumer lifestyles and in manufacturer and retailer couponing practices are considered the primary sources of the noted decline in coupon use. Specifically, the popularity of store loyalty programs and consumers' lack of time for coupon management have been suggested as key consumer-related causes for declines in coupon redemption rates (Anonymous 1998). In addition, changes in coupon characteristics have been shown to affect coupon use, including a decline in the overall number of coupons issued by manufacturers (Slater 2001) and shortened expiration periods (Anonymous 1995).

Shifts in ethnoraial–socioeconomic consumer demographics are also related to changes in coupon use. High socioeconomic status whites, for example, have historically been the highest users of coupons (Dong and Kaiser 2005) but are a decreasing proportion of the U.S. population (U.S. Census Bureau 2004). In contrast, Latino and black populations use coupons at lower rates than high socioeconomic status whites (Donthu and Cherian 1992; Green 1995) but comprise a greater proportion of the U.S. population than ever before (U.S. Census Bureau 2004).

Antecedents of coupon proneness and intentions to use coupons have been shown to vary among different socioeconomic and ethnoraial groups. Members of lower socioeconomic strata display less interest in coupons and have less time to manage them than what is typical among heavy coupon users (Feick and Price 1987; Mittal 1997). Moreover, ethnoraial group membership affects access to coupons, pre-conceived notions about coupon acceptability at retail stores, and coupon redemption rates (Dong and Kaiser 2005; Green 1995; Kaufman 1991). Increased reliance on distribution through free standing inserts enhances coupon exposure among mainstream white consumers but not among non-white consumers (Green 1995; Joyce 2005). In addition, some of the product categories and brands for which coupons are available may be unfamiliar to recent immigrants (Daniels and Coltun 1999) and may

be used less often by minority groups (Wellman 2001). Some minority consumers believe that the stores where they shop do not accept manufacturers' coupons (Hernandez 1988), a belief very likely to influence their interest in coupons. In effect, some of the coupons available in the marketplace are of no value to a growing slice of the U.S. population.

### Theoretical model of in-store coupon influences

Separate from these pre-store antecedents to coupon use are consumer in-store experiences that may also play a role in the overall decline of coupon effectiveness. Two in-store factors are of particular interest in our research: perceived discrimination and metaperceptions of cashier attitudes when coupons are redeemed. We believe that these factors affect coupon redemption by influencing consumer confidence and embarrassment regarding coupon use, but to date there has been limited research into how these factors operate concurrently and how their influence varies based on customer ethnoraial and socioeconomic characteristics. Drawing on extant research on perceived discrimination, cashier metaperceptions, and embarrassment and confidence, we develop a model that helps us better understand how in-store dynamics influence coupon redemption. Fig. 1 summarizes how we believe consumer embarrassment and confidence over using coupons mediate the effects of perceived discrimination and metaperceptions of cashier attitudes on the number of coupons used. Theoretical justification for the modeled constructs and relationships are presented below. Direct and mediated influences are tested using structural equation modeling.

#### Perceived discrimination

Perceived discrimination occurs when consumers feel they are singled out for systematically worse or offensively different service because of their apparent membership in a certain ethnoraial or socioeconomic group (Ainscough and Motley 2000;

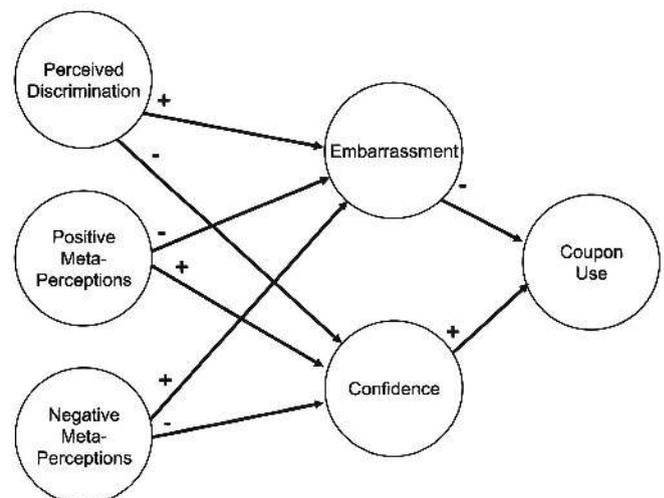


Fig. 1. The effects perceived discrimination and metaperceptions on embarrassment, confidence, and coupon use.

Barnes et al. 2004; Crockett, Grier, and Williams 2003; Harris, Henderson, and Williams 2005; Williams et al. 1997). Examples of actions leading to perceived discrimination include deploying special surveillance personnel, refusing checks or credit cards, and asking consumers for additional forms of identification at checkout based on visual markers of ethnoracial or socioeconomic group membership. We believe that in most cases such actions by store personnel are not purposeful, but rather stem from a lack of understanding of what constitutes good service among different consumer groups (Gagliano 1994; Lopez, Hart, and Rampersad 2007) as well as a lack of service training that would reduce individual service performance differences and ensure consistently higher levels of service for all customers (Hsiang-Fei and Sheng-Hsiung 2007; Sizoo et al. 2005; Williams and Rucker 2000). Regardless of its causes, perceived discrimination arises in many retail environments (Ainscough and Motley 2000; Crockett, Grier, and Williams 2003; Harris, Henderson and Williams, 2005; Lee 2000) and is likely to influence consumer shopping and coupon use behaviors.

Seeing themselves as objects of in-store discrimination causes consumers to experience a range of negative emotions and cognitions (Salvatore and Shelton 2007; Sue et al. 2007). Anger, sadness, and humiliation are initial responses to affronts caused by perceived discrimination and prejudice (Bierman 2006; Brondolo et al. 2008; Peters 2006), which lead to feelings of embarrassment and loss of confidence as the offending interaction is further appraised (Crockett, Grier, and Williams 2003; Smith 2006; Utsey et al. 2000; Walsh and McGuire 2007). Consumers who see themselves as objects of discrimination cope in different ways (Thompson 2006; Walsh and McGuire 2007), including limiting their interaction with service personnel (Mofidi, Gary Rozier, and King 2002) and exiting the hostile shopping environment (Rosenbaum 2005). Extended to coupon use, it is probable that treatment that consumers perceive to be discriminatory when they attempt to redeem coupons would likewise yield these negative emotional outcomes (notably, embarrassment and loss of confidence). Therefore, we hypothesize that:

**H<sub>1a</sub>.** Perceived discrimination increases embarrassment over coupon use.

**H<sub>1b</sub>.** Perceived discrimination decreases confidence over coupon use.

#### *Metaperceptions of the cashier's attitudes*

Beliefs about what others think of us are called metaperceptions and have been shown to be remarkably accurate and to influence our behaviors (Kenny and DePaulo 1993). Consequently, it is not surprising that consumers' metaperceptions of cashier attitudes influence their willingness to use coupons (Argo and Main 2002, 2004). If consumers believe the cashier sees them as poor or cheap because of using coupons, they are less likely to use them. On the other hand, if customers believe the cashier sees them as wise for using coupons, they are more likely to use them. Research shows that customer willingness to use coupons of differing face values and in different con-

texts is affected by their metaperceptions of the cashier, and that this influence is more pronounced in the presence of others (e.g., other consumers in line, Argo, Dahl, and Manchanda 2005; Argo and Main 2004, 2008).

Metaperceptions are based on consumer interpretations of cashier behaviors, tone of voice, and commentaries during the checkout process, all of which can be ambiguous and consequently send competing signals. The cashier may look askance or roll his eyes when a consumer pulls out a stash of coupons (causing embarrassment), but shortly thereafter or in a different shopping episode praise the consumer's use of a coupon that results in her purchasing the product for a lower price (boosting confidence). It is possible, therefore, that within cashier encounters both positive and negative cashier metaperceptions may be present. Consequently, we hypothesize that both positive and negative cashier metaperceptions have concurrent but contrasting effects on embarrassment and confidence as follows:

**H<sub>2a</sub>.** Negative cashier metaperceptions increase embarrassment over coupon use.

**H<sub>2b</sub>.** Negative cashier metaperceptions decrease confidence over coupon use.

**H<sub>2c</sub>.** Positive cashier metaperceptions decrease embarrassment over coupon use.

**H<sub>2d</sub>.** Positive cashier metaperceptions increase confidence over coupon use.

#### *Embarrassment and confidence*

Coupon use is associated with both positive and negative social norms and consequences. At times, consumers who present coupons for redemption are seen as smart shoppers and are lauded for their thriftiness, resulting in a "market maven" image that boosts confidence (Clark, Goldsmith, and Goldsmith 2008; Feick and Price 1987; MacDonald and Uncles 2007). Consumers who are encouraged and made to feel comfortable in the store are more likely to feel confident and use their coupons because of this view of themselves as smart shoppers (Clark, Goldsmith and, Goldsmith 2008; Schindler 1998). Positive service encounters in which consumers are made to feel self-confident favorably influence many retail-related outcomes (Chelminski and Coulter 2007), an effect that likely applies to increased coupon use at the point of purchase (Schindler 1998).

At other times, however, coupon users are cast in a negative light and seen as poor or excessively money conscious (Argo and Main 2002). Being perceived negatively for using coupons causes consumers to feel embarrassed and curtail coupon use (Argo and Main 2002, 2006; Ashworth, Darke, and Schaller 2005). Consumers who are made to feel embarrassed by store personnel are likely to avoid risking further discomfort and suspend behaviors that make them feel embarrassed in the first place (Grace 2007; Moore et al. 2006; Zekeri 2004), an effect that extends to decreased coupon use (Argo and Main 2008; Argo, Dahl, and Manchanda 2005; Dahl, Manchanda, and Argo 2001).

It is probable that both positive and negative interactions regarding coupon redemption in the store may occur during the same shopping episode, leading consumers to feel both confident and embarrassed over coupon use. It is confidence and embarrassment that ultimately determine consumers' actual coupon decisions, and distal factors such as perceived discrimination and cashier metaperceptions are mediated by consumer confidence and embarrassment. More formally, we hypothesize that:

**H<sub>3a</sub>.** Embarrassment over coupon use decreases the number of coupons that consumers redeem.

**H<sub>3b</sub>.** Confidence over coupon use increases the number of coupons that consumers redeem.

#### *Ethnoracial and socioeconomic moderators of in-store coupon use*

A number of mechanisms have been forwarded to explain why some ethnoracial–socioeconomic consumer groups do not use coupons with the same frequency as high socioeconomic status white consumers. One potential set of drivers relates to differences in socioeconomic status (versus ethnoracial group membership) that influence the perceived economic utility of coupon redemption. Most prior research shows that heavy coupon users tend to have higher incomes and levels of education than light or non-users (Bawa and Shoemaker 1987; Ramaswamy and Srinivasan 1998). A higher proportion of high socioeconomic status women are stay-at-home spouses who have more time to perform coupon management, and who have incorporated the judicious use of coupons into their image of what stay-at-home spouses should do (Mittal 1997). Positive attributions afforded to high socioeconomic status shoppers for reasons other than coupon use make it likely that they will be perceived of as smart rather than cheap or poor when using coupons (Moon, Rolison, and Hecht 1998). Groups at the lower end of the socioeconomic spectrum do not have such favorable attributions casting a positive light on their coupon use. Also, a lack of functional literacy may contribute to lower coupon use among low socioeconomic status consumers by affecting their perceived utility of using coupons (Viswanathan, Rosa, and Harris 2005).

Another potential set of drivers relates to ethnoracially grounded beliefs and behaviors about coupons rooted in past experiences (or lack thereof) that deviate from those of white consumers and may reduce the likelihood of coupon use. Research shows, for example, that a lack of social support for coupon use contributes to black consumers' lower rate of coupon redemption despite their having more favorable attitudes towards coupon promotions than white consumers (Tat and Bejou 1994). Similarly, recently arrived Latino immigrants are less likely to have experienced the use of coupons in their home countries and thus less likely to recognize their role in the shopping process (Kaufman 1991). Both black and Latino consumers are more likely to believe that the stores they patronize do not accept coupons, whether this is true or not (Tat and Bejou 1994). Members of ethnoracial minority groups are more likely to experience discriminatory practices that make it less likely that they will be perceived as smart shoppers, and more likely that they

will be viewed critically when trying to use coupons (Lee 2000; Sue et al. 2007). Such impediments are exacerbated by language barriers that preclude the use of English-only coupons by recent immigrants who do not speak the language (Boston 2003).

Extant research suggests that a complex interaction of socioeconomic influences and ethnoracially grounded tendencies affects different groups' consumption behaviors in general (i.e., Chong and Dukhong 2006; Gagliano 1994; Goldsmith, Stith, and White 1987; Moschis and Moore 1985) and intentions to use coupons in particular (Green 1996; Mittal 1997). We extend this research by investigating how our theoretical model of in-store factors that affect coupon use differs between groups defined by the nexus of sometimes confounded and competing ethnoracial and socioeconomic factors. For example, although black ethnoracial group membership might imply a lower propensity to use coupons, the high socioeconomic status enjoyed by black professionals implies higher coupon use, begging questions about which set of influences (ethnoracial or socioeconomic) might inform the responses of high income black consumers to the store factors we have posited to influence coupon use. For some groups of Latinos, strong white racial identity might imply higher propensity to use coupons, but Spanish-language preference might imply lower usage, once again raising questions as to whether it is ethnoracial or socioeconomic influences that shape their in-store coupon behaviors.

Combining the in-store factors that comprise our theoretical model in Fig. 1 with the ethnoracial and socioeconomic influences that we also expect to shape in-store coupon behaviors, we have identified four consumer groups for which we expect elements of the theorized model to differ. To formulate these groups, we identified common economic or cultural drivers that may influence coupon and at the same time transcend specific ethnoracial or socioeconomic group membership. Our economic and/or cultural rationale for each of these consumer groups and expectations for their in-store coupon use is explained below. Hypotheses are posited for how the groups digress from the general constructs and relationships modeled in Fig. 1. Where no hypotheses are offered, our expectation is that the overarching hypothesized effects hold for the ethnoracial–socioeconomic group in question.

#### *High socioeconomic status whites*

High socioeconomic status whites are sought-after customers by most retailers, and it would not be surprising to find that they are lauded (or at least not faulted) for using coupons. As a consequence, we expect that high socioeconomic status whites will not experience discrimination that would lead to embarrassment over coupon use (Ainscough and Motley 2000). Moreover, we expect that they will respond like other consumers to in-store factors that boost their confidence in using coupons, but will not curtail coupon use if in-store factors cause them embarrassment. As exceptions to the previously posited effects, therefore, we hypothesize that:

**H<sub>4a</sub>.** Perceived discrimination is lower for high socioeconomic status whites than for other groups.

**H<sub>4b</sub>.** Embarrassment has no effect on coupon redemption for high socioeconomic status whites.

#### *Low acculturation Latinos*

At the opposite end of the coupon use spectrum from high socioeconomic status whites are Latino consumers living in the U.S. but born in another country, who speak primarily Spanish, and who tend to be of lower socioeconomic status (U.S. Census Bureau 2007). Several factors contribute to our expectation that they will be less frequent coupon users in spite of their potential economic need for coupon-based savings. Factors that facilitate high socioeconomic status whites' use of coupons, such as time for coupon management, high status vis-à-vis most cashiers, prior experience with coupons, and language skills compatible with coupon executions are absent for low acculturation Latinos (Donthu and Cherian 1992). In addition, this group is likely to experience discrimination that might further impede their coupon use (Anonymous 2007a; Pew Hispanic Center 2002), similar to black consumers.

Language barriers, discrimination, and other forces notwithstanding, this group may be shielded from the negative impact of discrimination on coupon use by two factors. First, being less able to understand what is said and implied by store personnel makes low acculturation Latinos less likely to fully grasp discriminatory comments and gestures made toward them and thus less likely to be embarrassed and curtail coupon use as a result. Second, their strong tendency to shop with friends and family members (Shim and Eastlick 1998) is likely to serve as a buffer against discrimination (DeGarmo and Martinez 2006) while concurrently reinforcing and rewarding culture-consistent shopping behaviors that do not include coupon use (Xu et al. 2004). Because of these two factors, we expect that the effect of high perceived discrimination on embarrassment and confidence, and subsequently coupon use, will be attenuated for this group. More formally:

**H<sub>4c</sub>.** Perceived discrimination is higher for low acculturation Latinos than for other groups.

**H<sub>4d</sub>.** Discrimination has no effect on confidence or embarrassment for low acculturation Latinos.

**H<sub>4e</sub>.** Embarrassment has no effect on coupon redemption for low acculturation Latinos.

#### *Low socioeconomic status blacks and whites*

For this group, we expect low socioeconomic status to trump ethnoracial group membership as it pertains to sensitivity to in-store factors affecting coupon use, because factors that encourage high coupon use among high socioeconomic status whites are similarly absent for low income black and white consumers. Households at the low end of the socioeconomic spectrum, be they black or white, often display distinct speaking styles, shopping behaviors, and appearance traits (e.g., worn looking or ill-fitting apparel) that invite discriminatory behaviors in stores and place them in a lower status position vis-à-vis cashiers (Alwitt 1995). Consequently, low socioeconomic status consumers are likely to experience discrimination

and negative cashier behaviors whether or not they use coupons. Moreover, these negative effects of classism are exacerbated when consumers seek to use coupons because store personnel are likely to interpret their coupon use as signaling poverty possibly attributed to these consumers' own poor choices (Lott 2002; Mofidi, Gary Rozier, and King 2002).

The lack of financial, social, and/or cultural resources associated with low socioeconomic status, on the other hand, also reduce consumers' ability to cope effectively with such negative encounters (Hamilton and Catterall 2006; Mayer et al. 1993; Peters 2006; Thompson 2006), and in effect neutralize the influence of potential perceived discrimination and cashier behaviors on actual coupon use. Compared to high socioeconomic status shoppers, for example, lower socioeconomic status consumers often have fewer local retail alternatives, less access to transportation to such alternatives, less time to travel for shopping, and greater immediate need for goods because of a lack of stockpiles at home (Alwitt 1995; Hamilton and Catterall 2006; Mayer et al. 1993), all of which suggest that they will purchase needed goods as economically as possible regardless of what happens in the store. They may feel embarrassed when using coupons, but believe they must use them anyway. Research further suggests that low income consumers are likely to respond favorably when they experience positive affirmation from store personnel because superior and pleasant service violates low expectations regarding how they will be treated (Ablah, Wetta-Hall, and Burdsal 2004). This confluence of factors leads us to expect that low socioeconomic status consumers (both black and white) will notice negative store factors without any effect on their coupon use, but respond favorably when they encounter positive affirmation from cashiers. Therefore, we hypothesize the following exceptions to the general hypothesized effects:

**H<sub>4f</sub>.** Negative metaperceptions have a pronounced negative effect on confidence over coupon use for low socioeconomic status blacks and whites.

**H<sub>4g</sub>.** Positive metaperceptions have a pronounced negative effect on embarrassment over coupon use for low socioeconomic status blacks and whites.

**H<sub>4h</sub>.** Discrimination has no effect on confidence or embarrassment over coupon use for low socioeconomic status blacks and whites.

**H<sub>4i</sub>.** Embarrassment over coupon use has no effect on coupon redemption for low socioeconomic status blacks and whites.

#### *High socioeconomic status blacks and high acculturation Latinos*

In contrast to our assertion that low socioeconomic status trumps ethnoracial considerations in coupon use among poor black and white consumers, we expect that ethnoracial considerations will cause high socioeconomic status blacks and high acculturation Latinos to be the most sensitive to perceived discrimination and negative cashier behaviors in their coupon use. Although seemingly different, consumers in these two ethnoracial groups have similar motivations and abilities to use coupons, equivalent to those of high socioeconomic status whites, and it

is reasonable to believe that they also have similar expectations for in-store treatment as their white counterparts. However, they remain distinctive in store environments because of skin color and physical appearance (Blair, Judd, and Fallman 2004), distinct social behaviors (e.g., greater emotional expressiveness, Roberts and Levenson 2006), and idiomatic vernacular and non-standard pronunciation of certain words, and this distinctiveness sets them up for discriminatory and negative cashier behaviors (Lippi-Green 1997). High socioeconomic status blacks and high acculturation Latinos, therefore, are consumers with the same underlying motivations and intentions to use coupons as high socioeconomic status whites prior to entering a store, but who experience more direct negative behaviors by cashiers and other store personnel. In contrast to low socioeconomic status consumers who have limited choices and may be unable to respond effectively to such negative factors, high socioeconomic status blacks and high acculturation Latinos have more options and flexibility in their responses. They may therefore be more likely to alter their coupon use in response to being embarrassed by perceived discrimination and poor treatment from cashiers. We hypothesize the following differences for this group of consumers:

**H<sub>4j</sub>.** Perceived discrimination is higher for high socioeconomic status blacks and high acculturation Latinos than for high socioeconomic status white consumers.

**H<sub>4k</sub>.** High socioeconomic status blacks and high acculturation Latinos exhibit a pronounced response to perceived discrimination on confidence and embarrassment over coupon redemption.

**H<sub>4l</sub>.** High socioeconomic status blacks and high acculturation Latinos exhibit a pronounced response to embarrassment over coupon use on coupon redemption.

## Method

### Sample

Data were gathered from a national sample of adults as part of a major commercial study investigating many aspects of coupon use among diverse consumers. A total of 600 consumers who identified themselves as the primary shopper for their household participated in the study, including 150 whites, 150 blacks, 150 high acculturation Latinos, and 150 low acculturation Latinos. All were paid \$10 for participating in the study. Screening items, including self-identified ethn racial group membership, age, income, and education, were used to ensure that demographically representative distributions were included in the final sample. White, black, and high acculturation Latino participants were recruited through a large Internet-based consumer panel administered by a marketing research firm and invited at random to participate. For these groups, the survey was administered online in English and took an average of 24.6 min to complete. Data for low acculturation Latino respondents were gathered via telephone surveys. The online survey was translated into Spanish, back-translated, and checked by bilingual speakers familiar with Castilian, Cuban, and Mexican Spanish vernacu-

lar. Potential participants were identified via Spanish surname lists and telephoned at random. All interactions with these consumers were conducted in Spanish; the survey took an average of 36.5 min to complete.

Subjects were classified as white (black) if they participated online and self identified only as white (black) on the ethn racial group membership item. Participants were classified as high acculturation Latino if they participated online, self identified only as Hispanic or Latino/a on the ethn racial group membership item, and spoke only or mostly English in the home. Subjects were classified as low acculturation Latinos if they participated via telephone in Spanish, spoke only or mostly Spanish in the home, and had been in the U.S. for less than 10 years. Any potential participants failing to meet these criteria were screened out of the sample.

The modal total household income before taxes category was \$50,000–74,999 for whites, blacks, and high acculturation Latinos; all but one of the low acculturation Latinos fell into the \$0–24,999 category. Participants were categorized as low (high) socioeconomic status if their total household income before taxes was below (at or above) \$75,000. All low acculturation Latinos fell into the low socioeconomic status category. The U.S. was the country of birth for 96.0 percent of blacks, 96.7 percent of whites, 91.3 percent of high acculturation Latinos, and .7 percent of low acculturation Latinos (one). Mexico was the most common country of birth for low acculturation Latinos (74.0 percent), followed by the Dominican Republic (8.7 percent) and El Salvador (6.7 percent).

### Scales and measures

Overall survey instructions anchored participants on the shopping and coupon-related encounters they had experienced in the previous month. Specific measures of perceived discrimination, cashier metaperceptions, consumer embarrassment and confidence, and coupon redemption are detailed below.

Perceived discrimination was captured using a nine-item scale adapted from Williams et al. (Barnes et al. 2004; Williams et al. 1997). Participants agree/disagree with statements describing different discriminatory behaviors that they may have experienced (1 = strongly disagree, 7 = strongly agree). We chose this scale because its items are particularly suitable for investigating discrimination in consumer retail settings in general (e.g., “I received poorer service in stores than other people”) and coupon use in particular (e.g., “When I redeem coupons, I am treated with less courtesy than other people who redeem coupons”). The scale has been used in multiple studies and validated with groups defined by race, ethnicity, and nation of origin (Bierman 2006; Gee et al. 2007; Pérez, Fortuna, and Alegría 2008). Importantly, the scale does not mention discrimination or ethn racial group membership directly, which might have revealed the intent of the research and biased participant responses.

Metaperceptions of the cashier were captured using the scale employed by Argo and Main in their research on metaperceptions and coupon use (Argo and Main 2002, 2004, 2006). The scale consists of nine descriptors (e.g., “The cashier thinks that

I am capable”) that participants rate on the degree to which each descriptor applies to them (1 = not at all, 7 = very much). Factor analysis reveals that three items have positive connotations (capable, clever, and competent) and five have negative connotations (cheap, thrifty, financially poor, money conscious, penny-pincher). One item (bargain hunter) did not load reliably on either factor and was omitted from the analyses.

Consumer embarrassment over coupon use was captured using three items taken from Dahl, Manchanda, and Argo (2001). Respondents were asked “When you redeem coupons with a cashier at a store, how much do you experience each of the following feelings or emotions?” and presented with three descriptors (embarrassed, awkward, self-conscious). In addition, we included three descriptors to assess consumer confidence over coupon use (confident, at ease, in control). We gleaned these descriptors from extant research on the construct of consumer confidence and its shopping consequences (Bearden, Hardesty, and Rose 2001; Chelminski and Coulter 2007; MacDonald and Uncles 2007). Respondents indicated how much each of the six descriptors applies to them (1 = not at all, 7 = very much). Factor analysis shows that the three embarrassment items and the three confidence load on two different factors as anticipated.

Finally, coupon redemption was captured by a single item asking consumers how many coupons they had redeemed in the previous month.

## Results

### *Theoretical model and hypothesis testing*

We used structural equation modeling with maximum likelihood estimation to test the overall theoretical model shown in Fig. 1 and to evaluate the hypothesized relationships contained therein. Correlated errors were only allowed within constructs for a limited number of items in the perceived discrimination and negative cashier metaperceptions scales. Correlation was also modeled between perceived discrimination and negative cashier metaperceptions as latent constructs because of their conceptual interrelatedness. The correlation between perceived discrimination and negative cashier metaperceptions is .64 and less than the path weights for all perceived discrimination and negative cashier metaperceptions measures (see Table 1), affirming convergent and discriminant validity for the constructs. Means, standard deviations, and correlations of the measures used in the SEM analysis are shown in Appendix A.

Measurement and structural model parameters and model fit coefficients are summarized in Table 1. Although the  $\chi^2$  goodness-of-fit statistic is significant ( $\chi^2 = 800.9$ ,  $df = 222$ ,  $p = .00$ ), a recommended combination of absolute and relative fit indices (Hu and Bentler 1999) suggests that the modeled relationships are supported by the data. The recommended standards are for a standardized root mean squared residual (SRMR) less than .08 in combination with values for the Tucker–Lewis index (TLI) and comparative fit index (CFI) in the .93–.95 range, and a root mean square error of approximation (RMSEA) in the .06 range. Our analysis yields an SRMR of .07, TLI of .91, CFI of

.93, and RMSEA of .07, suggesting adequate model fit to the data for a sample of this size.

As shown in Table 1, all of the proposed structural relationships are statistically significant, supporting  $H_1$ ,  $H_2$ , and  $H_3$ . Focusing on the standardized path values, we find that perceived discrimination has a positive influence on embarrassment ( $H_{1a}$ :  $\gamma = .24$ ,  $p < .00$ ) and a negative influence on confidence ( $H_{1b}$ :  $\gamma = -.07$ ,  $p < .05$ ) as expected. Negative cashier metaperceptions have a positive influence on embarrassment ( $H_{2a}$ :  $\gamma = .54$ ,  $p < .00$ ) and a negative influence on confidence ( $H_{2b}$ :  $\gamma = -.16$ ,  $p < .00$ ), and positive cashier metaperceptions have a negative influence on embarrassment ( $H_{2c}$ :  $\gamma = -.09$ ,  $p < .05$ ) and a positive influence on confidence ( $H_{2d}$ :  $\gamma = .60$ ,  $p < .00$ ). Finally, we find that embarrassment has a negative influence on number of coupons redeemed ( $H_{3a}$ :  $\gamma = -.08$ ,  $p < .05$ ) and that confidence has a positive influence on number of coupons redeemed ( $H_{3b}$ :  $\gamma = .20$ ,  $p < .00$ ), as anticipated.

To confirm the mediation role of embarrassment and confidence, we tested an alternative model in which perceived discrimination and metaperceptions of the cashier were modeled as having a direct influence on coupon redemption instead of being mediated by embarrassment and confidence. The results show a substantial deterioration in model fit ( $\Delta\chi^2 = 344.8$ ,  $df = 3$ ,  $p < .00$ ), providing support for our mediation model. We also tested a model with coupon proneness (Lichtenstein, Netemeyer, and Burton 1990) as a covariate and find a significant deterioration in model fit ( $\Delta\chi^2 = 600.2$ ,  $df = 204$ ,  $p < .00$ ) without substantive changes to the hypothesized relationships, providing additional support for the modeled relationships between in-store factors, consumer confidence and embarrassment over coupon use, and actual coupon redemption.

### *Hypothesized group differences*

Based on ethnoracial and socioeconomic influences on coupon behavior, we hypothesized group digressions from the theoretical model. To evaluate these hypotheses, we conducted two sets of analyses. First, we conducted a series of ANOVA analyses with the four-level group factor serving as the independent variable and the number of coupons redeemed in the previous month, perceived discrimination, negative and positive cashier metaperceptions, embarrassment, and confidence serving as dependent measures. Table 2 shows the results of these analyses, including cell means, standard deviations, statistically significant between-group differences, cell sizes, and model  $F$  and  $p$  values.

Second, we tested the theoretical model shown in Fig. 1 for each group and performed two-group comparisons of model fit for all six two-group combinations. In two-group comparison analysis, theoretically significant sets of parameters (i.e., measurement parameters, structural paths) are either forced to be equal across the groups or allowed to vary, depending on the hypothesized differences. For this research, the parameters of interest were structural paths between constructs, such as the influence of discrimination and cashier metaperceptions on embarrassment and confidence over coupon use, and the influ-

Table 1  
Measurement and structural model estimates and goodness-of-fit statistics.

Measurement model	Std. coefficients	Raw coefficients	Std. error	Significance
<b>Perceived discrimination</b>				
Less courtesy <sup>a</sup>	.65	1.00	n/a	n/a
Less respect	.71	1.03	.05	.00
Poorer service	.76	1.09	.06	.00
Act as if better than me	.81	1.16	.06	.00
Treated as dishonest	.87	1.15	.07	.00
Act as if afraid of me	.84	1.09	.07	.00
Insulted at the store	.75	.88	.06	.00
Harassed	.76	.82	.05	.00
Treated as not smart	.83	1.07	.06	.00
<b>Positive cashier metaperceptions</b>				
Capable <sup>a</sup>	.67	1.00	n/a	n/a
Clever	.76	1.08	.07	.00
Competent	.87	1.21	.07	.00
<b>Negative cashier metaperceptions</b>				
Cheap <sup>a</sup>	.66	1.00	n/a	n/a
Thrifty	.66	.93	.08	.00
Financially poor	.80	1.25	.09	.00
Money conscious	.70	.96	.07	.00
Penny pincher	.69	1.16	.09	.00
<b>Embarrassment</b>				
Embarrassed <sup>a</sup>	.68	1.00	n/a	n/a
Awkward	.65	1.14	.10	.00
Self-conscious	.54	1.35	.14	.00
<b>Confidence</b>				
Confident <sup>a</sup>	.73	1.00	n/a	n/a
At ease	.67	.88	.06	.00
In control	.82	1.06	.08	.00
<b>Structural model</b>				
Perceived discrimination → embarrassment	.24	.20	.04	.00
Perceived discrimination → confidence	-.07	-.09	.06	.05
Negative metaperceptions → embarrassment	.54	.41	.05	.00
Negative metaperceptions → confidence	-.16	-.17	.06	.00
Positive metaperceptions → embarrassment	-.09	-.07	.03	.05
Positive metaperceptions → confidence	.60	.63	.06	.00
Embarrassment → coupon use	-.08	-1.97	1.19	.05
Confidence → coupon use	.20	3.40	.79	.00
Goodness-of-fit <sup>b</sup>	$\chi^2 = 800.9$ , $df = 222$ , $p = .00$ ; SRMR = .07; TLI = .91; CFI = .93; RMSEA = .07			

<sup>a</sup> Loading value fixed at 1 for estimation purposes.

<sup>b</sup> SRMR: standardized root mean squared residual; TLI: Tucker–Lewis indicator; NFI: normed fit indicator; RMSEA: root mean square error of approximation.

Table 2  
Cell means and standard deviations.

	N	Number of coupons	Perceived discrimination	Embarrassment	Confidence	Positive metaperceptions	Negative metaperceptions
High socioeconomic status whites	82	19.92 <sup>a</sup> (37.51) <sup>a</sup>	1.43 <sup>c</sup> (.95)	1.60 <sup>b</sup> (1.15)	5.28 (1.57)	4.25 <sup>b</sup> (1.50)	2.61 <sup>b</sup> (1.51)
Low acculturation Latinos	150	9.49 <sup>c</sup> (26.44)	2.36 <sup>a</sup> (1.55)	3.26 <sup>a</sup> (1.24)	5.39 (1.74)	4.67 <sup>a</sup> (1.54)	4.05 <sup>a</sup> (1.82)
Low socioeconomic status blacks/whites	151	15.69 <sup>ab</sup> (21.99)	1.71 <sup>bc</sup> (1.18)	1.64 <sup>b</sup> (1.09)	5.56 (1.55)	4.76 <sup>a</sup> (1.48)	2.62 <sup>b</sup> (1.49)
High socioeconomic status blacks/high acculturation Latinos	217	13.58 <sup>bc</sup> (16.32)	1.93 <sup>b</sup> (1.36)	1.89 <sup>b</sup> (1.20)	5.39 (1.42)	4.40 <sup>ab</sup> (1.40)	2.73 <sup>b</sup> (1.53)
Overall mean	600	14.95 (24.33)	1.91 (1.35)	2.13 (1.35)	5.42 (1.56)	4.54 (1.48)	3.02 (1.70)
Model $F(3, 599)$		3.65	10.48	63.53	.71	3.19	27.99
$p$ value		.02	.01	.01	.55	.02	.01

(a, b, c) Different letters denote significant differences in means between groups.

<sup>a</sup> Standard deviations are in parentheses.

Table 3  
Change in goodness-of-fit statistics for two-group comparisons.

Groups compared	$\Delta\chi^2$ <sup>a</sup>	$\Delta$ SRMR	$\Delta$ TLI	$\Delta$ CFI	$\Delta$ RMSEA
High socioeconomic status whites and low acculturation Latinos	20.1 (.00)	.019	.003	.004	.002
High socioeconomic status whites and low socioeconomic status blacks/whites	23.2 (.00)	.036	.002	.003	.001
High socioeconomic status whites and high socioeconomic status blacks/high acculturation Latinos	11.1 (.09)	.020	.001	.001	.001
Low acculturation Latinos and low socioeconomic status blacks/whites	20.8 (.00)	.010	.002	.004	.001
Low acculturation Latinos and high socioeconomic status blacks/high acculturation Latinos	14.7 (.02)	.006	.000	.002	.000
Low socioeconomic status blacks/whites and high socioeconomic status blacks/high acculturation Latinos	17.6 (.00)	.012	.000	.001	.001

<sup>a</sup> *p* values are in parentheses, *df*=6.

ence of embarrassment and confidence on coupon redemption. When the model is applied to subsamples, there is some deterioration in fit statistics attributable to the relationships in the general model not being equally applicable to all groups as hypothesized, as well as to the smaller sample sizes to which the model is being applied. Importantly, however, we achieve a significant relative improvement in model fit statistics in all but one of the two-group analyses as determined by significant change in the  $\chi^2$  goodness-of-fit statistic when the structural parameters are allowed to differ between the groups, indicating that the groups are different with regard to the theoretical model as we hypothesized. Table 3 summarizes the results of this analysis.

In five of the six comparisons, a statistically significant improvement in the  $\chi^2$  statistic was achieved when structural paths were allowed to differ between the groups. Only the comparison between high socioeconomic status whites the high socioeconomic status blacks/high acculturation Latinos did not reach statistical significance in the  $\chi^2$  goodness-of-fit statistic ( $\Delta\chi^2 = 11.1$ , *df*=6, *p* = .09), although the two groups did differ in how positive cashier metaperceptions influence embarrassment over coupon use. For all other groups, the differences in path coefficients are statistically significant. Table 4 that the groups differ as hypothesized.

Specifically, for high socioeconomic status whites, we predicted that they would be least likely to experience negative interactions with store personnel that would be perceived as discriminatory, and that embarrassment arising from these interactions would have no effect on coupon redemption. As hypothesized, perceived discrimination is lower for high socioeconomic status whites compared to other groups ( $H_{4a}$ :  $M = 1.43$  versus 1.99 for other groups,  $F = 12.96$ ,  $p < .01$ ). Moreover, embarrassment (driven by discrimination or negative metaperceptions) has no impact on coupon use among members of this group ( $H_{4b}$ :  $\gamma = .00$ ,  $p > .20$ ). Unexpectedly, perceived discrimination, although low, is related to both embarrassment and confidence for members of this group (see Table 4). It appears that high socioeconomic status whites in our sample may have experienced poor service captured by our perceived discrimination measure, which reduced their confidence and subsequent use of coupons. Positive affirmations from cashiers that resulted in favorable metaperceptions, however, appear to mitigate this effect. These results suggest that in-store dynamics must be carefully studied and managed to ensure that coupon use by high socioeconomic status whites remains strong.

For low acculturation Latinos, we predicted a high level of perceived discrimination and find that discrimination is, indeed, higher when compared to other groups ( $H_{4c}$ :  $M = 2.36$  ver-

Table 4  
Structural path estimates and goodness-of-fit statistics by group.

Structural paths	Standardized path coefficients by group <sup>a</sup>			
	High SES <sup>b</sup> whites	Low acculturation Latinos	Low SES blacks/whites	High SES blacks/high acculturation Latinos
Perceived discrimination → embarrassment	.44 (.00)	.03 ( <i>ns</i> )	.07 ( <i>ns</i> )	.43 (.00)
Perceived discrimination → confidence	-.20 (.05)	-.03 ( <i>ns</i> )	-.03 ( <i>ns</i> )	-.12 (.05)
Negative metaperceptions → embarrassment	.44 (.00)	.71 (.00)	.33 (.00)	.27 (.00)
Negative metaperceptions → confidence	-.01 ( <i>ns</i> )	-.12 ( <i>ns</i> )	-.12 (.05)	-.06 ( <i>ns</i> )
Positive metaperceptions → embarrassment	-.22 (.00)	.05 ( <i>ns</i> )	-.35 (.00)	-.09 (.05)
Positive metaperceptions → confidence	.63 (.00)	.44 (.00)	.65 (.00)	.61 (.00)
Embarrassment → coupon use	.00 ( <i>ns</i> )	.00 ( <i>ns</i> )	-.03 ( <i>ns</i> )	-.12 (.05)
Confidence → coupon use	.24 (.05)	.18 (.05)	.27 (.00)	.21 (.00)
Goodness-of-fit statistics <sup>c</sup>				
$\chi^2$ ( <i>df</i> =229)	420.7 (.00)	403.5 (.00)	485.7 (.00)	760.5 (.00)
SRMR	.12	.09	.09	.09
TLI	.91	.80	.91	.89
CFI	.92	.83	.92	.91
RMSEA	.10	.07	.09	.10

<sup>a</sup> *p* values are in parentheses.

<sup>b</sup> SES: socioeconomic status.

<sup>c</sup> SRMR: standardized root mean squared residual; TLI: Tucker–Lewis Indicator; NFI: normed fit indicator; RMSEA: root mean square error of approximation.

sus 1.76 for other groups,  $F = 27.61$ ,  $p < .01$ ). However, we find that this relatively high level of perceived discrimination has no influence on confidence ( $H_{4d}$ :  $\gamma = .03$ ,  $p > .20$ ) or embarrassment ( $H_{4d}$ :  $\gamma = -.03$ ,  $p > .20$ ) over coupon use, and that embarrassment has no effect on coupon redemption ( $H_{4e}$ :  $\gamma = .00$ ,  $p > .20$ ), as hypothesized. Low acculturation Latinos experience the higher levels of both negative metaperceptions and embarrassment (see Table 2) but prove least susceptible to their effects on coupon use.

For low socioeconomic status blacks and whites, we predicted that their in-store experiences would have a pronounced effect on coupon redemption, perceived discrimination excepted, and find that our expectations are supported. Negative metaperceptions have a pronounced negative effect on confidence ( $H_{4f}$ :  $\gamma = -.12$ ,  $p < .00$ ) and positive metaperceptions have a pronounced negative effect on embarrassment ( $H_{4g}$ :  $\gamma = -.35$ ,  $p < .00$ ). In addition, perceived discrimination has no impact on confidence ( $H_{4h}$ :  $\gamma = -.03$ ,  $p > .20$ ) or embarrassment ( $H_{4h}$ :  $\gamma = -.07$ ,  $p > .20$ ), and embarrassment has no impact on coupon use ( $H_{4i}$ :  $\gamma = -.03$ ,  $p > .20$ ). Our results suggest that encouraging these consumers to use coupons via praise and other affirmations that generate positive metaperceptions and confidence increases coupon use.

Finally, for high socioeconomic status blacks and high acculturation Latinos, whose coupon redemption intentions may be closest to those of high socioeconomic status whites, we predicted that they would be the ones whose coupon redemption behavior would be most influenced by negative experiences in the store. We find that compared to high socioeconomic whites, high socioeconomic blacks and high acculturation Latinos exhibit higher perceived discrimination ( $H_{4j}$ :  $M = 1.93$  versus 1.43,  $F = 8.32$ ,  $p < .01$ ). Further, this higher level of discrimination has a significant effect on both confidence ( $H_{4k}$ :  $\gamma = .43$ ,  $p < .00$ ) and embarrassment ( $H_{4k}$ :  $\gamma = -.12$ ,  $p < .05$ ) over coupon use, and embarrassment reduced coupon redemption among members of this group ( $H_{4l}$ :  $\gamma = -.12$ ,  $p < .05$ ), as hypothesized. Significantly, this is the only group for which perceived discrimination is mediated by embarrassment to affect coupon use. For this large and growing population, the impact of the retail experience on coupon behavior is important. Results suggest that consumers in this group fail to redeem coupons at the rate that their incomes and other aspects of socioeconomic status would predict possibly due to unfavorable in-store experiences when redeeming coupons. Though manufacturers may attempt to design and deliver coupons that are attractive for high socioeconomic status blacks and high acculturation Latinos, coupon-related retail service failures appear to undermine these efforts.

### General discussion

Our research is motivated by concerns over a decline in the effectiveness of coupon promotions, a dearth of research into how consumer in-store experiences affect coupon redemption, and a lack of understanding of how complex ethnorracial and socioeconomic forces shape how in-store experiences affect coupon use for different consumer segments. We proposed that

consumers' in-store experiences may lead to perceived discrimination and metaperceptions of what cashiers think of them, both of which influence confidence and embarrassment over the use of coupons, which in turn affect consumer coupon redemption behavior at the point of purchase. In addition, we proposed that ethnorracial and socioeconomic factors come together to create different response profiles to these in-store factors affecting coupon use. We tested both the overall set of relationships among perceived discrimination, cashier metaperceptions, confidence, embarrassment, and coupon redemption, as well as expected group differences in those relationships. Our expectations were met and our results provided considerable insight into how in-store experiences help to shape coupon use. We find that for a diverse consumer sample representing a large swath of the U.S. retail shopping population, consumers experience perceived discrimination and hold metaperceptions of what cashiers believe of them that affect their confidence over coupon use or make them feel embarrassed for using coupons, and that such confidence and embarrassment influence the number of coupons they redeem.

This research is novel in that it is among the first to investigate the bottom line impact of perceived discrimination on marketing effectiveness in a retail setting. We carefully chose our measure of perceived discrimination to prevent possible contamination of participant responses to provocative terms like discrimination, prejudice, race, etc., and avoided asking respondents to conjecture on the motivations for bad service. Nevertheless, we found statistically significant differences between consumer groups in perceptions of discriminatory treatment in the retail space. Importantly, we show that poor (and possibly discriminatory) retail service influences coupon redemption among members of groups who should otherwise be predisposed to high coupon use. High socioeconomic status white consumers, for example, responded negatively to poor treatment by store personnel, which, although infrequent, nevertheless reduced their confidence in coupon use. Likewise, the consistently higher levels of poor service experienced by high socioeconomic status black and high acculturation Latino consumers reduced coupon use by both decreasing their confidence and increasing their embarrassment over coupon use. Our results argue strongly for believing that discrimination remains not only as an important social ill but also a significant dynamic factor that undermines marketing effectiveness.

Our results also add theoretical insight into behavioral processes related to coupon use, namely the direct influence of discrimination and metaperceptions, and the mediating effects of embarrassment and confidence over coupon use. We find that these factors exert concurrent and countervailing influences on coupon use, as some enhance consumer confidence and increase coupon redemption, while others cause consumer embarrassment and reduce coupon use. Consumers' interpretations of cashier behaviors in the form of metaperceptions exert strong influences on consumer embarrassment and confidence. To our knowledge, no research to date has examined the concurrent influence of both positive and negative cashier metaperceptions on consumer embarrassment and confidence which our results suggest occur simultaneously. During shopping out-

ings in which coupons may be used, individual consumers may experience multiple interactions with store personnel that may be favorable, unfavorable, and neutral. Their overall interpretations of these interactions can lead to embarrassment and confidence over coupon use, and ultimately influence their decision to redeem or not redeem coupons. Our results add complexity to the important but sometimes sterile economic arguments that coupon use is driven strictly by economic need.

From a theoretical perspective, our study provides an example of how our understanding of consumer behavior can be enhanced by considering the attitudes, motivations, and expectations that underlie simple categorizations such as rich, poor, white, black, and Latino. Based on extant research, we identified four groups for which different patterns of relationships can be projected based not on simple checked boxes but rather on a more profound understanding of what those combinations of checked boxes mean for different consumers. Specifically, it is the cultural embeddedness of coupon use and favorable in-store treatment that most likely lead to high redemption rates among high socioeconomic status whites, and the low economic value of coupon use relative to the social and self esteem costs associated with coupon use that limits redemption among other groups. Situational factors seem to preclude coupon use at the point of purchase for high socioeconomic status blacks and high acculturation Latinos, while conceptual irrelevance due to language and cultural barriers all but eliminates coupon use among low acculturation Latinos.

From a managerial perspective, the results suggest that even as manufacturers create coupon offerings that are attractive to different segments, they should also consider and seek to influence how consumers are treated at the point when they decide whether or not to use their coupons, given that it can have a significant impact on levels of coupon redemption. Consumer at-home planning and intentions to use coupons may be thwarted or strengthened by their in-store experiences. For all shoppers, our results show clearly that positive cashier behaviors that lead consumers to feel confident in using coupons increase the number of coupons redeemed. In addition, we find that different tactics to enhance in-store coupon redemption for different socioeconomic and ethnracial groups are warranted.

Low acculturation Latinos, for example, represent a growing proportion of the population and spending power in the U.S. economy that no longer seeks to assimilate into the mainstream culture, but instead remains separate in self-supporting enclaves. Whereas in the past it may have been safe to assume that eventually such consumers would adopt the language and perspectives of the dominant white culture, and hence come to view and behave towards coupons in ways similar to high socioeconomic status whites, that assumption already rings hollow and is likely to become even less tenable in the future. Our research suggests that their in-store experiences remain marred by discrimination and poor service, and that many Latinos remain isolated from coupon promotional efforts. Research suggests that members of this group recognize coupons as an effective means to save money and that manufacturers' significant efforts at court-

ing these consumers with Spanish-language coupons in targeted media are clearly paying off (Boston 2003; Lipton 2007). However, more needs to be done to capitalize on cultural tendencies that might further enhance coupon redemption. For example, coupon clubs wherein consumer trade coupons and other promotions in groups might be a logical extension of the close-knit communities and communal shopping experienced by members of this group that would enhance coupon redemption in the retail space. Encouraging coupon searching, clipping, and in-store redemption as a family activity is another. Hiring more Spanish-speaking front line employees and training them to encourage coupon use at the point of purchase are retail strategies that might prove effective at increasing coupon use among these consumers.

In contrast, prevailing explanations for why low socioeconomic status consumers (both black and white in our study) fail to use coupons at the same rate as higher socioeconomic status consumers center on the resources required to make effective use of coupons (Kyoung-Nan and Jin 2007) and low status perceptions of coupon use (Argo and Main 2006; Wyatt, Gelb, and Geiger-Oneto 2008). Time, consumer knowledge, access to coupon sources, and proximity to a variety of stores that issue and accept coupons are all resources that facilitate coupon use that may be less available to lower income consumers. In addition, the stigma associated with low income is only reinforced and accentuated by coupon use, which would further extinguish coupon redemption among this group of consumers. Indeed, these antecedents of low coupon use among this population are not easily remedied by addressing their in-store coupon experiences. However, our research does suggest that for low income consumers who are open to using coupons, positive affirmations by store personnel may have a significant impact on coupon redemption. Encouraging low socioeconomic status customers to present their coupons, reminding them of the benefits of collecting and using more coupons, and treating them as smart and savvy (versus cheap and needy) all appear to increase their confidence and coupon redemption, according to our results.

The ethical and moral implications of discrimination notwithstanding, our results show that experiences perceived as discriminatory have a detrimental bottom line impact on coupon effectiveness among high socioeconomic blacks and high acculturation Latinos. Overall levels of perceived discrimination among this population are relatively low in our study, suggesting that blatant forms of discrimination are uncommon and that customers are generally treated with respect. Nevertheless, discriminatory service failures and negative treatment by some store personnel seem to persist, and they affect the shopping behaviors of consumers with significant purchasing power and discretion in their choices of retail stores and brands to patronize. Cross-cultural training regarding what different groups construe to be high quality non-discriminatory service encounters would be an excellent first step in reducing this cause of lower coupon redemption. Moreover, designing service operations and policies to develop uniformly positive service scripts that are consistently applied to all consumers would reduce opportunities for customers in this group to perceive discriminatory treatment,

and enhance service quality (and coupon redemption) across the board.

Limitations are present in our study and must be acknowledged. For example, we rely on retrospective measures of in-store experiences and the feelings they generate that are generalized to and aggregated over the course of respondents' previous month of retail shopping. As a consequence, retrospective biases may be present. Similarly, our focus was on general tendencies that influenced coupon redemption during the previous month, not on specific incidents of perceived discrimination or attempted coupon use. As such, important factors present in micro-level transactions are obscured by our macro-level investigation. Although we have been careful not to overstate our findings (i.e., to not make assertions about what might happen in a single, specific encounter), additional research should investigate how specific incidents of perceived discrimination and perceptions of cashier metaperceptions influence retail coupon use on a per transaction basis. Diary studies and experiments would be fruitful directions for this research.

Further, we chose a measure of perceived discrimination that was an indicator of differential treatment that did not ask respondents to speculate on the underlying causes of that differential treatment. Because respondents may not be able to infer accurately these underlying causes (i.e., did they receive poorer service than others because they were being discriminated against because of ethnoracial group membership, or because the cashier was simply in a bad mood?), we view this feature as a strength of the measure. At the same time, however, we acknowledge that mechanisms other than actual ethnoracial discrimination may influence this measure. For example, although respondents in different ethnoracial groups were matched in terms of household income, store personnel may infer (erroneously) that customers of different ethnoracial groups are associated with different socioeconomic strata, and discriminate based on perceived class, not ethnoracial group. Alternatively, differences in our measure may result from subjective perceptual differences among different ethnoracial groups to objectively similar treatment by store personnel. Future research should address this limitation by using a measure that identifies the underlying causes of perceived discrimination (actual differential treatment versus perceived, racism versus classism, etc.) that might influence coupon redemption.

Our nuanced approach to ethnoracial group membership, socioeconomic status, acculturation, and other interrelated constructs is not without controversy. In this research, we acknowledge and embrace connections and interdependencies

among socially constructed factors such as race and social class. We do not attempt to isolate the influence of historical racial categories (Caucasoid, Negroid, and Mongoloid also known as white, black, and Asian) from that of country (Mexico) or culture (Latino) of origin from that of socioeconomic status, because within the social context and experiences we are studying the consumers' responses emerges at the intersections of these identities. Rather, we provide theoretical foundations for our four consumer groupings anchored on extant research into retail coupon use and allow the data to support (or refute) the groupings. The results support our theoretically derived conceptualization of social influences on retail coupon use and are compatible with the past research from which we drew. Our research is not intended to provide singular explanations or prescriptions regarding the influence of race, ethnicity, or social class in the marketplace, either from a cultural perspective (i.e., individuals' beliefs that affect consumer behavior) or from a social perspective (i.e., interactions that may be perceived as discriminatory). Future research complementary to ours that isolates the individual influences of these interrelated factors on coupon redemption in retail shopping settings is warranted.

Further, we acknowledge that the identified relationships are modest and that the model fit is adequate but not exceptional in spite of the significance of the path estimates, both of which suggest that additional influences on in-store coupon use remain to be identified and investigated. The ability to read and understand available coupons, access to the media through which coupons are typically distributed, perceived store policies toward accepting or not accepting coupons, and the alignment of available coupons with preferred product categories and brands are examples of other factors that may further shape intentions to use coupons. Because our focus was on in-store interactions that influence number of coupons redeemed, we did not consider these variables in our model. Future research must consider combining antecedents to intentions and the intention-behavior link to lend further insight into the relationship between these antecedents and their final impact on coupon usage. Nevertheless, our finding that in-store dynamics can affect consumer perceptions and feelings, and through them shape coupon use, provides a valuable contribution to the field's ever growing understanding of coupon use among diverse populations in retail settings.

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Appendix A. Means, standard deviations, and correlations for measured variables

	Mean	SD	1	2	3	4	5	6	7	8	9	10	11	12
Less courtesy	2.22	1.89	1											
Less respect	2.10	1.78	.721**	1										
Poorer service	2.08	1.77	.661**	.732**	1									
Better than me	2.08	1.77	.648**	.747**	.705**	1								
Treated as dishonest	1.90	1.64	.568**	.651**	.664**	.746**	1							
Afraid of me	1.82	1.60	.540**	.634**	.644**	.746**	.766**	1						
Insulted at the store	1.62	1.43	.441**	.494**	.645**	.552**	.649**	.678**	1					
Harassed	1.58	1.33	.435**	.513**	.530**	.588**	.663**	.740**	.809**	1				
Treated as not smart	1.83	1.60	.541**	.555**	.618**	.583**	.709**	.636**	.679**	.700**	1			
Capable	4.46	2.04	-.029	-.093*	-.105*	-.054	-.058	-.075	-.047	-.043	-.043	1		
Clever	4.49	1.96	.022	.015	.041	-.066	.004	.033	.027	.008	.004	.535**	1	
Competent	4.76	1.94	.103*	.070	.116**	.064	.009	.039	.043	.002	.059	.305**	.502**	1
Thrifty	4.67	1.92	.018	-.078	.005	-.040	-.052	-.064	.014	-.021	-.034	.572**	.663**	.577**
Money conscious	5.02	1.88	.059	-.047	.022	-.049	-.049	-.025	-.045	-.071	-.013	.460**	.504**	.617**
Cheap	2.71	1.96	.310**	.273**	.264**	.339**	.231**	.211**	.082*	.134**	.214**	-.044	-.057	.149**
Financially poor	2.77	2.03	.315**	.307**	.294**	.369**	.260**	.279**	.145**	.140**	.208**	-.055	-.023	.206**
Penny pincher	3.57	2.20	.331**	.294**	.299**	.310**	.192**	.204**	.151**	.090*	.185**	.077	.159**	.408**
Embarrassed	1.66	1.46	.255**	.221**	.235**	.290*	.267**	.235**	.176**	.196**	.231**	-.050	-.063	.071
Awkward	1.96	1.74	.281**	.241**	.312**	.270**	.267**	.224**	.185**	.224**	.225**	-.077	-.036	.044
Self-conscious	3.06	2.50	.357**	.269**	.293**	.340**	.224**	.220**	.155**	.120**	.219**	-.120**	.027	.261**
Confident	5.34	1.97	-.062	-.108**	-.146**	-.054	-.124**	-.069	-.085*	-.020	-.101*	.412**	.325**	.238**
At ease	5.56	1.88	-.101**	-.132**	-.179**	-.140**	-.166**	-.130**	-.143**	-.108**	-.149**	.289**	.257**	.138**
In control	5.50	1.84	-.015	-.051	-.087*	-.063	-.074	-.098*	-.080	-.081*	-.094*	.378**	.399**	.291**
Number of coupons	13.95	24.3	.018	.016	-.015	-.023	.030	.016	.070	.078	.044	.206**	.115**	.082*
13			1											
14	.032			1										
15	-.062	.532**			1									
16	-.008	.095*				1								
17	.173**	.354**					1							
18	-.077	-.014						1						
19	-.068	-.046							1					
20	.095*	.147**								1				
21	.376**	.315**									1			
22	.260**	.223**										1		
23	.426**	.328**											1	
24	.135**	.112												1

\*  $p < .05$ .  
\*\*  $p < .01$ .

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