

DOES SOURCE CREDIBILITY AFFECT HOW CREDIT CARDS ARE MARKETING TO COLLEGE STUDENTS?

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Source credibility is especially important when advertising services, due to their innate intangibility and the increased uncertainty and risk that are associated with choosing a service. This paper examines the traditional dimensions of source credibility (expertise, trustworthiness and attractiveness) along with similarity and likeability to determine how they influence a consumer's attitude toward the advertisement. Moreover, this paper identifies the relationships between a consumer's attitude toward the ad, brand attitude and purchase behavior and proposes a model of these relationships. Results indicate that expertise, attractiveness and liking were all significant factors influencing a consumer's attitude toward the ad, as well as supporting the hypothesized relationships between attitude toward the ad, brand attitude and purchase intent.

INTRODUCTION

Consumers interpret advertising messages through a filter that is comprised of a montage of their own personal experiences (McCracken 1988). In essence, who you are impacts how you perceive everything. This is why two consumers may watch the same advertisement and have two very different opinions about its meaning, its effectiveness, and the perceived credibility of the source. This difference has not been lost on those in sales. In fact, many companies attempt to tailor their sales strategies to meet the needs of different groups of consumers, in terms of race, gender, age and even sexual orientation (O'Heir 2007). In advertising, however, researchers are just delving into the factors that influence consumers' perceptions of advertising. In that vein, this paper explores credibility in advertising by incorporating similarity and likeability with traditional dimensions of source credibility (expertise, trustworthiness and attractiveness), to create a hypothetical model of advertising effectiveness.

This paper contributes to the literature by expanding the concept of source credibility and exploring its relationship with consumers' attitudes toward the ad, brand attitude and purchase intent. Specifically, this paper will cover a brief literature review of services marketing and source credibility, followed by a section dedicated to the development and testing of hypotheses. Lastly, this paper will conclude with a discussion of the results, the contribution, and the possibilities for further research.

MARKETING OF A SERVICE

While it has been well established that services are distinct from other types of goods, researchers are still debating the benefits of altering traditional advertising principles to complement the marketing of services (Chan, Leung and Wong 2006). Despite this debate, however, the one thing that remains certain is that services' marketing is an increasingly popular topic among marketers and academics (Grove et al. 2002).

In advertising services, those that see the benefit in tailoring advertising strategy suggest combating the intangibility of a service with concrete language and strong descriptions of the benefits provided by the service. Moreover,

it is critical to build up confidence in the perceived service quality (Chan, Leung and Wong 2006). The Internet provides one way to instill confidence through online communities, e-bulletins, newsletters, web ratings or reviews and moderated group chats on corporate web sites (Lagrosen 2005). While consumers may benefit from web promotions such as these, investors do not always view Internet promotions positively. In fact, signaling literature suggest that while the online promotions from firms with documented, above-average financials are viewed positively by investors, those without such documentation are not as fortunate (Mathur and Mathur 1996; Mathur, Mathur and Gleason 1998).

In advertising services it is important to remember that experience and credence qualities have a greater impact than in the consumption of traditional goods (Gabbot and Hogg 1994). This translates to higher risk as well as higher levels of uncertainty in the selection and consumption of services (Eisend 2004). For consumers, this uncertainty can be reduced by advertisements that clearly define the benefits of the service and emphasize credibility (Chan, Leung and Wong 2006). In fact, it has been shown that source credibility is more important in services than in the marketing of traditional goods (Eisend 2004).

SOURCE CREDIBILITY

For the purposes of this paper, source credibility is the credibility of the endorser, spokesperson, or individual in an advertisement. This can mean that the spokesperson is a customer, company employee, a celebrity, or as used in this study, a typical person model (Clow et al. 2006). Understanding what makes spokespersons believable and credible to potential customers is a critical step in establishing an effective advertisement. To this end, many researchers have attempted to measure source credibility.

In measuring source credibility, many papers use three dimensions: expertise, trustworthiness and attractiveness (Ohanian 1990; Lafferty et

al. 2002). Other dimensions such as believability and likeability have also been utilized as components of credibility (Arora et al. 2006; Keller 1998; Clow and Baack 2004; Clow et al. 2006). In the original measurement, attractiveness was not considered an obvious component but was included because physically attractive communicators had been known to have a positive impact on product evaluations and persuasion (Joseph 1982). Since that time, however, it has been noted that attractiveness does not always work as a component of credibility. For instance, when measuring corporate credibility, attractiveness does not make sense as a viable measure and thus, was replaced by the 'likeability' dimension (Keller 1998). More recently, the likeability dimension has been used in conjunction with the attractiveness, to measure source credibility for spokespersons as well as corporations (Clow and Baack 2004; Clow et al. 2006).

What makes source credibility such a viable topic for research is the impact that has been detected in studies manipulating source credibility. For instance, credible spokespersons elicit a greater attitude change than less credible spokespersons (Sternthal et al. 1978). In fact, people are likely to discount messages that they receive from sources with low credibility (Eagly and Chaiken 1975). In other studies, source credibility has been shown to affect attitude toward the ad, attitude toward the brand, advertising effectiveness, and purchase intentions (Marks 1984; Sanchez and Bonner 1989; Cobb-Walgren and Dabholkar 1992; Lafferty and Goldsmith 1999; Goldsmith et al. 2000; Lafferty et al. 2002; Clow et al. 2006).

It is easy to understand that with all of the benefits that could be harnessed by establishing high levels of source credibility with your audience, it is no wonder that advertisers are seeking to understand what produces source credibility. In studies geared at this question, initial results point to the fact that consumers are more likely to believe non-profit organizations, government sources, and independent testing groups as being more credible than commercial sponsors (Lirtzman

and Shuv-Ami 1986; Haley and Wilkinson 1994). Similarly, by providing additional information asserting their professional qualifications, a company is able to improve the extent to which consumers believe them to be credible (Tripp 1997). This study will expand the literature base by also looking at factors influencing source credibility and examining the effect of the spokesperson's race and gender.

HYPOTHESES

Brand attitude and purchase intentions are often used to measure the effectiveness of advertising (Till and Busler 2000; Till and Busler 1998, Lafferty and Goldsmith 2004, Clow, James, Kranenburg and Berry 2006, Ohanian 1991). While many of these studies have looked at both of these constructs as measures of advertising effectiveness, few have tried to explain the relationship between them. We are proposing that the attitude that consumers form about a particular brand directly affects their purchase intentions regarding that brand, thus we hypothesize:

H₁: *Brand attitude has a direct impact on purchase intentions.*

While we posit that brand attitude directly influences purchase intention, we assume that the attitude toward the ad is critical to a consumer's brand attitude formation. Previous research has shown that there is a strong relationship between attitude toward the ad (A_{ad}) and brand attitude (A_b), leading researchers to speculate that $A_{ad} \rightarrow A_b$ (MacKenzie, Lutz and Belch 1986; Gardener 1985; Mitchell and Olson 1981; Park and Young 1984). We look to further bolster the evidence of this relationship with the following hypothesis:

H₂: *Attitude towards the ad has a direct impact on attitude towards the brand.*

If attitude toward the ad plays a role in determining brand attitude, then it becomes crucial to understand what goes into forming attitudes about the ad. Source credibility has been assumed to play a part in determining

brand attitudes and purchase intentions (Clow, James, Kranenburg and Berry 2006; Ohanian 1991). We, however, have proposed that the attitude toward the ad (A_{ad}) directly affects the attitude toward the brand (A_b), which ultimately determines purchase intent. If these relationships are true then the attitude toward the ad is most likely influenced by source credibility, just as previous researchers believed source credibility influenced brand attitudes and purchase intent.

Expertise has been shown to be one of the most significant factors in explaining a consumer's brand attitude (Till and Busler 1998) as well as their intent to purchase (Till and Busler 1998; Ohanian 1991). Thus, we predict that it will also be an important factor in determining the attitude toward the ad:

H₃: *The source's perceived expertise has a direct impact on attitude towards the ad.*

Another component of source credibility, trustworthiness, has been used in previous research testing advertising effectiveness. Contrary to expertise, however, the results of studies linking trustworthiness to purchase intent have been mixed (Pompitakpan 2003; Ohanian 1991). In an attempt to clarify the effect of trustworthiness on advertising effectiveness we propose the following:

H₄: *The source's perceived trustworthiness has a direct impact on attitude towards the ad.*

Attractiveness is another dimension of source credibility that has been investigated as a method of improving advertising effectiveness. Just as with trustworthiness, research on attractiveness has been mixed. In some cases, attractiveness has been shown to positively affect purchase intention (Pompitakpan 2003; Till and Busler 2000) and brand attitude (Till and Busler 2000), while in others, manipulating attractiveness does not seem to create a significant result (Ohanian 1991; Lafferty and Goldsmith 2004). Few studies, however, have looked at attractiveness, and its effects on attitude toward the ad. Thus, we try to clarify this relationship by hypothesizing the following:

H₅: *The source's perceived attractiveness has a direct impact on attitude towards the ad*

Social psychologists have long assumed that effective communication is enhanced by a perceived similarity between the two communicators (Swartz 1984; Brock 1965). In fact, one study showed that consumers were more likely to be persuaded by a source that was similar to them with regard to a particular item, than the source that was dissimilar, but perceived to be more knowledgeable about the subject at hand (Brock 1965). We hypothesize that this similarity, which increases effective two-way communication, will also aid in the formation of a consumer's attitude toward an ad (a one-way form of communication), thus:

H₆: *The source's perceived similarity has a direct impact on attitude towards the ad.*

Likeability, more recently included in research as a fourth dimension of credibility also

influences advertising effectiveness (Clow and Baack 2004; Clow, James, Kranenburg and Berry 2006). In general, likeability has been shown to be a strong factor linked to persuasion and sales, brand attitude and purchase intent (Smit, Muers and Neijens 2006). Just as likeability has been a factor in so many other specific measures of advertising effectiveness, we believe it also plays a role in determining a consumer's attitude toward the ad:

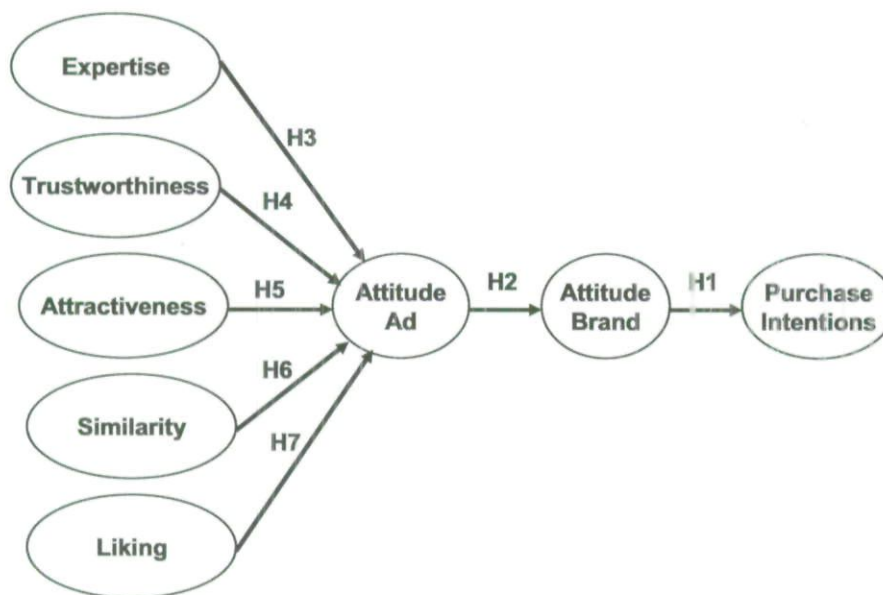
H₇: *The source's perceived liking has a direct impact on attitude towards the ad.*

Figure 1 diagrams the hypotheses and shows the relationships among the variables being studied.

METHODOLOGY

The objective of this research was to investigate the role of source credibility and its impact on attitude towards an ad within a service industry.

FIGURE 1
Hypothesized Model



The credit card industry was selected for the study because of its relevance to college students, who were the subject for this study. New print advertisements were created with a fictitious brand to avoid bias or recall affects from respondents having been exposed to the ad previously. To avoid any bias based on the visual strategy used, the race of the model and the gender of the model were varied. A total of 18 different ads were produced based on three visual strategies, three different races of models, and the two genders.

The surveys were administered in various classrooms at three different universities in the Midwest. Each student received a fictitious ad with one of the 18 visuals. Students were then asked a series of questions about the ad to measure their attitude towards the ad, their

attitude towards the brand, their purchase intentions, and the five source credibility subcomponents of expertise, trustworthiness, attractiveness, similarity, and liking.

A total of 560 surveys were completed. The demographic profile of the sample is provided in Table 1. In terms of school classification, the largest group was seniors, 41.6 percent. Another 30.7 percent were juniors. The sample was 52.9 percent female and 43.8 percent male. In terms of age, 16 percent were 18 to 20, 51 percent were 21 to 23, and the remaining were 24 or older. For ethnicity, 15 percent were African-Americans, 69.6 percent were Caucasians, and 11.2 percent were other races. Almost half, 47.1 percent, had incomes of less than \$20,000.

TABLE 1
Sample Characteristics

Demographic	Scale	Frequency	Percent
Classification	Freshman	41	7.3%
	Sophomore	72	12.9%
	Junior	172	30.7%
	Senior	233	41.6%
	Graduate	23	4.1%
Gender	Female	296	52.9%
	Male	245	43.8%
Age	18-20	89	16.0%
	21-23	286	51.0%
	24-26	91	16.3%
	27 and older	63	11.9%
Ethnicity	African American	84	15.0%
	Caucasian	390	69.6%
	Other	60	11.2%
Income	Less than \$20,000	264	47.1%
	\$20,000-\$50,000	122	21.8%
	\$50,001 and greater	143	25.5%

TABLE 2
Ad Composition

Variable	Category	No. of Items	Percent
Visual Strategy	Fantasy	187	33.4%
	Emotional (Negative)	187	33.4%
	Slice-of-life	186	33.2%
Race of Model	African-American	186	33.2%
	Asian-American	187	33.4%
	Caucasian	187	33.4%
Gender of Model	Male	280	50.0%
	Female	280	50.0%

Three different visual strategies were used: fantasy, emotional, and slice-of-life. The race and gender of the model was varied among the three visual strategies. Table 2 presents the breakdown of the sample in terms of visual strategy, race of model, and gender of model. The 3x3x2 experimental design resulted in 18 different visuals in the ads. The copy remained the same for each of the executions.

Purchase intent construct was measured using a 3-item scale. The Cronbach alpha for the scale was .895 (see Table 3). Brand attitude was measured using 10 different items and had a Cronbach reliability score of .963. Attitude towards the ad was measured using seven items with a Cronbach alpha score of .836. Expertise and trustworthiness were each measured using 5-item scales with reliability scores of .872 and .829, respectively. The attractiveness scale had four items and a Cronbach alpha of .849. Similarity and liking were 5-item scales with reliabilities of .832 and .801, respectively. As shown in Table 3, all scales had high reliability scores.

RESULTS

The theoretical model shown in Figure 1 and the hypothesis listed were tested using LISREL. The results of the analysis are shown in Table 4. The Chi-square for the model with 11 degrees of freedom was 67.72. The Root Mean

Square Residual was 0.070, the Goodness-of-Fit index was 0.97, and the Adjusted Goodness-of-Fit was 0.91. These results show an adequate fit between the hypothesized model and the data obtained.

Attitude towards the brand had a significant direct impact on purchase intentions, supporting Hypothesis 1. Attitude towards the ad had a significant direct impact on attitude towards the brand, supporting Hypothesis 2. Intentions to obtain a credit card are directly affected by how the consumer views the brand and how the consumer views the brand is impacted by his or her attitude towards the advertising of that credit card.

The next part of the analysis examined the creditability components to see how they might impact a person's attitude towards the advertisement. Figure 2 graphically illustrates the results that were presented in Table 4. As can be seen, three of the five relationships were significant. Expertise, attractiveness, and liking all were significantly related to attitude towards the ad. Expertise and liking were in the direction hypothesized. Hypothesis 3 and 7 were supported. Attractiveness was in the opposite direction. Instead of direct impact, it was an inverse relationship. Thus, Hypothesis 5 was not supported because the direction of the impact was opposite of what was expected. Hypotheses 4 and 6 were not supported.

TABLE 3
Reliability of Scales

Scale	No. of Items	Cronbach Alpha
Purchase Intentions	3	.895
Brand Attitude	10	.963
Attitude towards the Ad	7	.836
Expertise	5	.872
Trustworthiness	5	.829
Attractiveness	4	.849
Similarity	5	.832
Liking	5	.801

TABLE 4
LISREL Results

Path		MLE Value	T-Value	P-Value
B ₁₂	Brand Attitude à Purchase Intention	0.53	14.52	.04
B ₂₃	Ad Attitude à Brand Attitude	0.61	18.31	.03
γ ₃₁	Expertise à Ad Attitude	0.17	3.26	.05
γ ₃₂	Trustworthiness à Ad Attitude	0.07	1.10	.06
γ ₃₃	Attractiveness à Ad Attitude	-0.10	-2.03	.05
γ ₃₄	Similarity à Ad Attitude	.010	1.76	.06
γ ₃₅	Liking à Ad Attitude	0.24	3.86	.04
Goodness of Fit Statistics		Chi-Square with 11 degrees of freedom = 67.72 (p=0.00) Root Mean Square Residual = 0.070 Goodness of Fit Index = 0.97 Adjusted Goodness of Fit Index = 0.91		

Trustworthiness and similarity did not have any impact on attitude towards the ad.

Based on the Maximum Likelihood Estimates (MLE) values, liking had the greatest impact on attitude towards the ad with a value of 0.24. Expertise was the next most influential variable with a MLE of 0.17. Of the three significant variables, attractiveness was the least influential and was also negative, at -0.10.

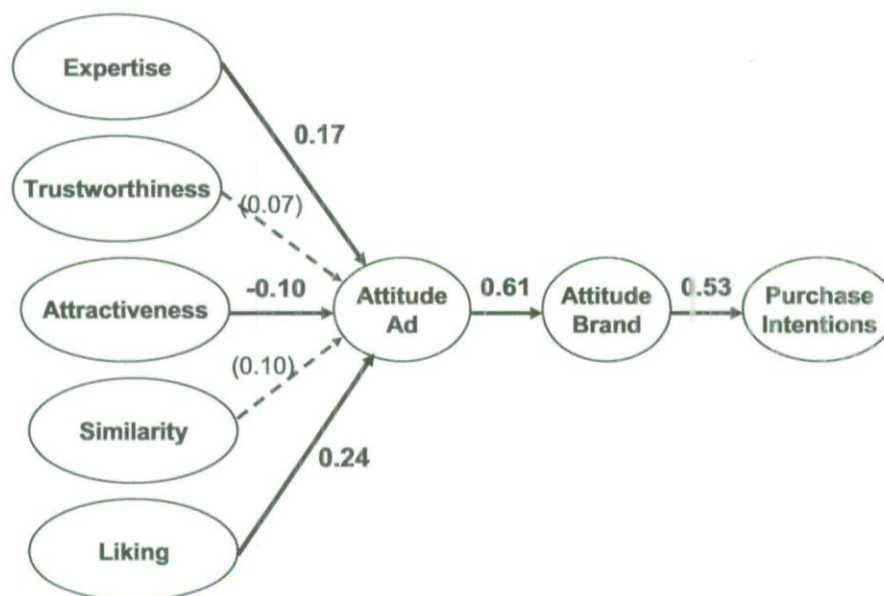
It should be noted that the constructs "trustworthiness" and "similarity" had p-values of .06 and were not significant at the 95 percent confidence level. Had a level of confidence of 90 percent or even 94 percent been used, they would also have been significant. In other words, these two variables were barely out of the acceptable range.

DISCUSSION

As would be expected, attitude towards the brand is a critical factor in credit card adoption among college students. VISA and MasterCard are well known brand names. But, just as important are the bank, financial institution, or other entity that are a part of the credit card. Consumers must have a positive attitude towards that brand as well. In this research, that fictitious institution was National Bank.

As with other products, attitude towards advertising will impact individuals' attitude toward the brand. In this case, the advertisement for the credit card impacted student attitudes toward the brand that was chosen for the card. Since these two linkages are strongly supported, we can examine what type of source credibility factors influence a

FIGURE 2
LISREL Results



student's attitude toward a credit card advertisement.

The most important factor is "liking." If the student likes the model or person depicted in the ad, then a more positive attitude towards the ad will be developed. The adjectives and phrases that measured liking were: likable, pleasing, friendly, approachable, and agreeable. In choosing a spokesperson for a credit card, these types of characteristics are important. It is also important to stage the scene in the ad to convey these attributes.

The other variable that had a positive impact was "expertise." Adjectives used in the study that measure expertise were: experienced, qualified, expert, skilled, and knowledgeable. For credit cards, measuring expertise is a bit trickier. Since the target audience was college students, college-age students were used in the ads. It would appear that the college students

who were part of this study viewed the models in the ads as experts on credit card usage. Most college students today have credit cards. Many have large debts from credit cards. Thus, seeing a fellow college student as an expert in credit card usage is reasonable to expect.

The relationship that was inverse instead of direct was "attractiveness." We had assumed that the more attractive a model was perceived, the higher would be the model's credibility. But, the reverse was found in the study. The less attractive the model appeared to be, the more credible they were seen and the more positive the attitude towards the advertisement. The adjectives used to measure attractiveness included: sexy, beautiful, elegant, and attractive. This result lends support to work done by Koernig and Page (2002) which found that in attractiveness related services (i.e., a haircut) the attractiveness of the service provider increased perceived trust, expertise,

and quality, while in a service industry that was not related to attractiveness (i.e., a dental checkup) the 'moderately attractive' service provider was perceived to be the most effective. Our use of a credit card service is arguably unrelated to attractiveness of the user and therefore the attractiveness of the source may not be paramount. Other explanations include the possibility that the model may not be viewed as a regular college student, but a paid model. Thus, the person in the ad is no longer a fellow student. Although we cannot determine from this research the exact reason for this inverse relationship, we can conclude that in choosing a model for the ad for a credit card, it is important to choose someone who looks like an ordinary person.

In conclusion, the promising results indicating the possibility that similarity to the source influences an ad's effectiveness warrants further research. It may be that, like attractiveness, similarity to the source is more relevant in certain services. We suspect this may be the case where authenticity of the service is important, such as neighborhood stores, ethnic restaurants, etc. In any case, we would argue that further research is warranted in this area.

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