Effects of Limited Offers In Radio Advertising Copy

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EFFECTS OF LIMITED OFFERS IN RADIO ADVERTISING COPY

A Thesis
Presented to the
Department of Communication
and the
Faculty of the Graduate College
University of Nebraska

In Partial Fulfillment
of the Requirements for the Degree
Master of Arts
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by
Andrea R. Schmidt

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THESIS ACCEPTANCE

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Abstract

The purpose of this study was to utilize copy testing to focus on the persuasiveness of radio advertising. The persuasive effects of radio advertising have not been widely studied. This study utilized copy testing to determine the effects of a limited offer in a radio advertisement by examining persuasion, intention to act, and memorability through recall.

Using past research such as Miller and Marks’ “Mental Imagery and Sound Effects in Radio Commercials” (Miller & Marks, 1992) five questions were raised regarding the persuasive effects of a limited offer in radio advertising copy.

Subjects were 80 undergraduate communication students. Half the students heard an advertisement with a limited offer, and half heard the advertisement without a limited offer. Immediately afterward, subjects completed a set of questions and rated their answers using Likert scales. They wrote for two minutes about their thoughts of the advertisement. The results of the scales were analyzed using t-tests to make group comparisons, determine feelings about the product being advertised outside of the particular advertisement, and to answer the research
questions. A two-minute writing was used for further qualitative analysis.

There were no statistically significant differences found, but some interesting data were discovered and discussed.
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Chapter I
Introduction

The search for a formula that makes advertisements successful is ongoing. Advertisements are goal-directed activities, in which advertisers try to influence target groups and create changes in attitudes, preferences, and propensity to purchase their products (Gronhaug, Kvitastein, & Gronmo, 1991). Advertising often aims to change the attitudes of consumers or to convince them to take a specific action with regard to a particular product or service (Haugtvedt, Schumann, Schneier, & Warren, 1994). However, studies have shown that even when consumers are shown to have increased advertisement and brand awareness, purchase intentions may not be effected, so the advertisements do not accomplish every intended outcome (Batra & Lehmann, 1995).

Because advertising is so prevalent in today's society, advertisers must find ways to cut through the clutter to persuade consumers. Many scholarly studies have attempted to determine what makes advertisements persuasive (Batra & Lehmann, 1995; Belch, 1981; Haugtvedt, Schumann, Schneier, & Warren, 1994). Use of humor, variations on layout designs, repetition, uses of copy, and included
content are some of the variables studied. However, it is yet to be determined what makes a persuasive advertisement, and little is known about persuasion in a medium such as radio.

The purpose of this study is to utilize copy testing to focus on the persuasiveness of radio advertising through recall and intent to act. Radio has not been studied as extensively as other advertising media such as print and television; indeed, there are no reported marketing studies testing the effects of varying the vividness of verbal messages in radio advertisements (Miller & Marks, 1997). That is why an examination of what makes advertising persuasive in other media must be done. Also, various copy testing techniques will be studied.

In this study, persuasiveness will be examined in radio advertising copy. Specifically, the persuasive effects of a “limited offer” in a radio advertisement will be studied. Whether or not the advertisement was memorable and whether it effected the intent of the consumer to purchase the item advertised will be the focus.

Ogilvy (1983) stated that limited offer techniques can create twice the response from the audience. These offers
have a deadline explicitly stated in the advertisement, and they are often used by radio advertisers.

Obviously, there is not one single factor that makes an effective advertisement, and many factors are beyond the advertiser's control. For example, consumer brand loyalty and attitude toward the product or service—or even toward advertising itself—plays a part in the persuasive effects of an advertisement (Hirschman & Thompson, 1997; Shavitt & Lowrey, 1998). This is why the persuasive effects must be isolated as much as possible from such factors by using a completely fictional product in a testing environment.

Consumer motivation, the amount of attention paid to the advertisements and affect intensity are extremely important when determining an advertisement's effectiveness (Jar, 1982; MacKenzie, Lutz, & Belch, 1986; Moore, Harris, & Chen, 1995). Also, personal relevance is an important motivating factor. If a product or service is personally important to a consumer, he or she is more likely to be persuaded by an advertisement for that product or service (Petty, Cacioppo, & Schumann, 1983). These are factors that cannot be controlled by the advertiser.

Academic and professional studies have defined persuasion many different ways. One of the most popular
definitions includes audience recall (Mazis, McNeill, & Bearnhardt, 1983). Whether or not potential consumers remember the content of the advertisement after a given period of time is used to define whether or not the advertisement is persuasive.

Another determining factor often tested is the intent of the consumer after seeing or listening to an advertisement (Smith, 1991). The advertisement is considered persuasive if it had the desired effect on the consumer — such as intention to buy the product advertised, a change in attitude toward the issue in the advertisement, or the intent to utilize the service featured in the advertisement. The term “persuasive” must also be defined. In this study, a message is persuasive if it gives the consumer a positive attitude toward the product or service shown or described (Haugtvedt et al., 1994). It is determined through audience recall (Mazis et al., 1983) and intent (Smith, 1991).

Copy testing may aid advertisers in determining the persuasiveness of their advertisements (Ostlund, Clancy, & Sapra, 1980). However, there are many questions about the different types of tests. While there is undoubtedly some value to the practice, the reliability and validity of the
various types of testing are still questionable (Haley & Baldinger, 1991).

Radio advertising is perhaps the least studied advertising medium. It has been used extensively by advertisers for more than 60 years (Marx, 1953), but its persuasive effects are not easily measured.

Before focusing on specific research questions, it is important to examine the literature on persuasion, radio and advertising as the research relates to copy testing.
Chapter II
Literature Review

Advertising is a phenomenon that is ubiquitous in the capitalistic society of the United States. The goal of the advertisement is easily defined by Haugtvedt, Schumann, Schneier, & Warren (1994): “Often the goal of advertising and other persuasive appeals is to change the attitudes of consumers in a direction more favorable to a particular product, service, person, or issue” (p. 176). While few would argue about this statement, there has been debate over what makes an advertisement persuasive. This study will review what is known about persuasion and radio, and apply it to the issue of advertising copy testing.

Persuasion Research

Framing Effects. Advertisers are increasingly concerned about the effectiveness of their messages because consumers encounter messages from so many sources and media on a daily basis (Zhang & Buda, 1999). How a message is framed can impact an advertisement’s effectiveness. According to Zhang and Buda (1999), messages can be framed either positively or negatively. A positively framed message emphasizes a brand’s advantages, or how a consumer
can benefit from purchasing or using the brand. Negatively framed messages focus on the potential losses the consumer will face if the brand is not used. Zhang and Buda state that framing has a significant influence on consumers' responses to advertisements, whether they are positively or negatively framed, depending on the disposition of the audience. For example, positively framed messages may lead to more positive evaluations of the product, especially when the audience members are more positive in general. However, the success of these advertisements also depends on the involvement of the audience.

Elaboration Likelihood Model. The Elaboration Likelihood Model (ELM) is frequently discussed with regard to the impact of advertising on attitude change. Developed by Petty, Cacioppo, and Schumann (1983), this model explores two routes to attitude change. The central route views attitude change as resulting from one's continual consideration of information that he or she feels is central to the true values of a particular attitudinal position. The peripheral route explains attitude changes that happen because the attitude issue or object is
associated with positive or negative cues (Petty et al., 1983).

The ELM suggested that different methods of inducing persuasion depend on whether the elaboration likelihood of the situation is high or low. When it is high, the central route is generally more effective, but when it is low, the peripheral route is better (Petty et al., 1983).

The ELM also indicates that personal relevance is thought to increase a person's motivation for engaging in a true consideration of the issue or product information presented in order to form a genuine opinion. Different people may use different styles of information processing (Petty et al., 1983). The ELM perspective is used to show that conditions of moderate personal relevance allow the nature of the advertisements themselves the greatest potential to influence the nature of information processing (Haugtvedt et al., 1994). In other words, the way an advertisement is presented will most likely determine the way it is processed by the consumer.

Motivation, Ability and Opportunity Model. According to Hoyer and MacInnis (1997), motivation, ability, and opportunity (MAO) are key determinants to whether consumers
pay attention to and perceive information, how they form attitudes, and what they remember. They also play a part in directing how much consumers look for information when making decisions about alternative courses of action, how they use products, and whether the outcome is satisfactory.

Motivation is defined as “an inner force that reflects goal-directed arousal” (Hoyer & MacInnis, 1997, p. 30). The more motivated the consumer is, the more likely he is to act. Motivation affects how information is processed and how consumers make decisions. Highly motivated people are willing to put forth more effort to achieve a goal. When there is low motivation, however, consumers devote little effort to processing information about a stimulus and making a decision about it.

Personal relevance is an important motivating factor. If something is personally relevant to a consumer, he or she is more likely to pay attention to it and act on it. Therefore, marketers try to enhance a consumer’s motivation to process advertisements by making them as personally relevant to the target consumer as possible. They try to appeal to the consumer’s existing needs, values and goals, or they may even try to create new ones.
Ability is the extent to which customers have the necessary sources — such as knowledge, intelligence and money — to make a desired outcome happen (p. 49). Consumers with a high ability to process information may be able to understand more elaborate information. Also, if consumers have the money to spend on an expensive product, the more likely they are to buy it.

The final element in the MAO model is opportunity — the extent to which the situation is favorable for achieving the desired outcome (Hoyer & MacInnis, 1997, p. 52). Time, distraction, and the complexity and repetition of information can all affect opportunity. Repetition actually enhances opportunity, because if consumers are exposed to a message many times, they can better process the information in that message. They have more time to think about it and remember it.

Comparative versus Noncomparative Messages.

Belch (1981) determined that there are no significant differences between the results generated by comparative and noncomparative messages with regard to the outcome measures of communication effectiveness, attitude and purchase intention. However, there are significant
differences in cognitive response activity for the two types of messages. Comparative message recipients generate significantly more negative thoughts than do recipients of a noncomparative message. Belch (1983) also showed that the medium one chooses to convey the message may impact the effectiveness of certain message types. For example, print may be more effective than television for a two-sided message because a printed message allows more opportunity to examine the message stimulus and to determine the credibility of the advertiser.

**Consumer Involvement and Attitude.** While the message itself is extremely important when trying to persuade, the involvement and attitude of the consumer cannot be ignored (MacKenzie, Lutz, & Belch, 1986). The level of personal involvement with the issue or product is one determinant of what and how much persuasion occurs (Petty et al., 1983). For instance, with regard to emotion, high affect intensity subjects respond with stronger emotions than low intensity subjects do when viewing an emotional advertisement (Moore, Harris, & Chen, 1995). The people who responded strongly to the ad-induced emotions also showed attitude changes as a result of the advertisements.
MacKenzie et al. (1986) argued that attitude toward the advertisement itself is important when determining the effects of persuasion. They used the Dual Mediation Hypothesis (DMH) to determine that the attitude toward the advertisement exerts a strong positive influence on attitude toward the brand presented in the advertisement, and a moderate positive influence on cognizance of the brand. Therefore, if the consumer has a positive attitude toward the advertisement, he or she will also have a more positive attitude toward the brand, while knowing more about it.

Creating a positive attitude toward an advertisement is an interesting proposition, and there have been many studies investigating it. According to a recent study from Shavitt and Lowrey (1998), Americans tend to enjoy advertisements and find them informative and useful in guiding their decision-making. However, they are also often offended by advertisements and they do not generally trust them. Nevertheless, half of the people surveyed believed that the products they had used lived up to the promises made in the advertisements, and more than two-thirds said that they used information from advertising at least sometimes to help them make purchase decisions.
**Limited Offers.** According to Ogilvy (1983), an advertisement with a limited offer can create a greater response rate than an advertisement without one:

Many readers (consumers) tell themselves they will mail the coupon 'later,' but never get around to it. One survey showed that twice as much response is lost in this way as is received by the advertiser. Here are four ways to keep your prospects on the hook:

- 'Limited edition'
- 'Limited supply'
- 'Last time at this price'
- 'Special price for promptness' (p. 146).

The timing of an advertisement is seen as important with regard to recall (Mazis, McNeill, & Bernhardt, 1983). These offers have a deadline explicitly stated in the advertisement.

In another advertising study, Bly (1987) states that one of the most common mistakes made when advertising
through direct mail is not including words such as free, no obligation and limited time only.

Radio Studies

While there are many studies regarding advertising and persuasion, there are very few studies focusing specifically on what makes radio advertising persuasive.

Indeed, most studies regarding radio advertising effects focus on mental imagery (Miller, Hadjimarcou, & Miciak, 2000; Miller & Marks, 1992; Miller & Marks, 1997).

Miller and Marks (1992) found that mental imagery through sound effects in radio advertising resulted in stronger emotional reactions. These reactions created a more favorable attitude toward the commercial and improved learning of message-related information. Miller and Marks also argued that increased imagery activity results in greater learning of brand information on all measures; however, it does not result in more favorable brand evaluations.

Miller and Marks (1997) also found that a vivid verbal message has a slightly weaker influence on listeners than advertisements that enhanced the message with sound effects, whereas instructions to imagine had a very weak impact on imagery and no significant influence on affect.
Advertising and Copy Testing

Consumer Brand Loyalty. Often, the choice of the consumer is based on brand loyalty: "In fact, brand loyalty is always a biased response to some combination of characteristics, not all of which are critical stimuli" (Tucker, 1964, p. 32). This is important when testing the persuasiveness of an advertisement because the consumer may already have a loyalty to the product being advertised or to one of its competitors.

Consumers depend on a combination of memory and stimuli to determine brand loyalty (Alba, Marmorstein, & Chattopadhyay, 1992). Stimuli are provided through advertising, word of mouth and salespersons, rather than from a brand-by-attribute matrix. The recall of these stimuli then affects brand choice when the consumer makes a buying decision. Even if information in these stimuli is nonspecific, when it is persuasive and memorable, consumers tend to favor that brand, contrary to their natural conservative bias toward brands they already use (Alba et al., 1992).

According to Tucker’s (1964) study regarding development of brand loyalty, people vary greatly in their susceptibility to it. Perceptions may sway people’s buying
decisions greatly or very little. In one case, four brands — which were exactly the same except for packaging — were featured. When a premium was placed on one of the brands, some women switched to that brand immediately, while others refused. One woman reacted in this way: “No wonder you put the special on brand ‘P.’ It’s the worst one of all” (p. 35).

Advertising for a specific brand is extremely effective on consumers who already exhibit high loyalty for that brand (Raj, 1982). During heavy advertising periods, these consumers will increase product purchases. The effect of the advertising then continues for three to six months after the campaign ends.

Finally, the influence a message has on brand choice may vary over time. Even the attractiveness of a “weak” brand may increase over time if memorable aspects of the brand obscure the reasons for its inferiority (Alba et al., 1992). Because brand loyalty can heavily influence the decision-making process, it may be argued that to test advertisements accurately, one should compare advertisements of the same brand, rather than testing different brands against each other.
Repetition and Recall. The effect of repetition arguably has a great impact on a consumer's recall of the advertisement, and it may lead to an attitude change toward the product being advertised. Batra and Ray (1984) found that recall rises from eight percent for one exposure to a message to 26 percent for two exposures, and 88 percent for four exposures. However, Batra and Ray did not find that repetition significantly affected intention to purchase.

With regard to attitude, Haugtvedt et al. (1994) claimed that different repetition strategies may lead to equally extreme positive attitudes. Both substantive and cosmetic variations are extremely effective when they are repetitive. These findings suggest that attitudinal confidence can be enhanced simply by creating multiple exposures to the product. Also, over a one-week period, advertising repetition strategies induce greater attitudinal persistence in the consumer than a single exposure (Haugtvedt et al., 1994).

There are arguments against a large amount of advertising repetition. Anand and Sternthal (1990) found that while initial exposures are needed to provide the time to learn message content, beyond a certain level of repetition, the time made available for processing by
additional exposures causes tedium and counter-argumentation. Petty, Cacioppo, and Schumann (1983) argued that measures of brand name recall or recognition should not be the only indicator of advertising effectiveness. They suggest that enhancing consumer involvement will lead to a significant improvement in recall. However, it also leads to a less favorable attitude toward the brand when the arguments presented are weak.

The type of message repeated is also important (Anand and Sternthal, 1990). When a message is difficult to process, brand evaluations increase as a function of repetition; but when the message is easy to process, brand evaluations first become less favorable and then more favorable with repetition. Anand and Sternthal (1990) expand on this finding:

The persuasive impact of a message is maximized when the resources demanded by the processing task match those people are willing and able to make available. The availability of too few resources results in incomplete message processing, whereas the availability of surplus resources prompts people to have extracommunication thoughts (p. 353).
The timing of an advertisement is seen as important with regard to recall (Mazis, McNeill, & Bernhardt, 1983). Recall scores for commercials seen during fringe television programs, like newscasts, are lower than recall scores of commercials seen during primetime television shows.

Other Effects. According to Bloom and Krips (1982), the information in advertisements has an effect on how important certain attributes are when the consumer searches for a product or service. For instance, advertising reduces the importance of location, but it increases the importance of specialty and concern for discomfort and personality. In other words, advertising has the effect of redirecting consumer thinking. Bloom and Krips also observed that the advertising they showed consumers seemed to affect tastes, even though the advertisements simply listed attribute information and did not try to persuade consumers about the importance of those attributes.

Finally, Batra and Lehmann (1995) contended that advertisements are often more effective when new strategy or copy is used to focus on new uses of product benefits. Advertising copy that focuses on product benefits effects consumer intentions more than copy stressing image, humor
or emotion—especially for brands that do not already have high in-store displays. Also, the product quality itself is important with regard to advertising effectiveness. Awareness for both the advertisement and brand are more prominent for relatively high-quality brands, while high-priced brands tend to gain less in ad-induced purchase intent than an average-priced brand.

**Copy Testing.** Copy testing is not a new concept in the world of advertising, but the methods of conducting it are still developing. There are many types of copy tests practiced in the advertising industry, but there continues to be controversy over the reliability and the validity of these tests.

**Development and Criticism of Copy Testing.** Copy testing is no longer an objective activity for researchers; rather, it is the object of passionate exploration for the marketers and researchers involved in it:

It seems to me that passion is increasingly valued in research today. Marketers seem more willing to trade dispassionate objectivity for more passionate creativity. They expect
researchers to serve more as consultants with expertise in the business than as objective third parties (Cook, 1994).

While copy testing is used heavily in the advertising industry, no single type of testing has proven itself to be the most effective (Haley & Staffaroni, 1994). Copy testing methods are continuously analyzed, and researchers develop new methods on a regular basis (Chow & Rose, 1992).

Most copy testing methods rely on verbal responses from people who have been exposed to the copy, and it tends to be biased in the direction of logical, cognitive content, rather than emotional response (Haley & Staffaroni, 1994). The two most popular forms of copy testing are day-after-recall testing and theater testing (Hodock, 1980).

According to Hodock (1980), the day-after-recall technique involves putting the test commercial on the air, surrounded by normal programs and commercials. Then, people are telephoned the next day to determine their recall of the copy. With theater testing, people in a controlled facility view commercials surrounded by normal program content. Because of the viewing environment, this
type of testing is also known as "forced exposure" (p. 34). This technique allows for pre- and post-persuasion scores.

According to Ostlund, Clancy, and Sapra's (1980) survey of the top 100 advertisers and advertising agencies, 38 percent use on-air testing most frequently, while 36 percent use forced exposure in a theater or laboratory setting. When asked why these were the methods of choice, few advertisers and agencies indicated that reliability or validity were important factors. In fact, very few claimed to employ any formal standards of reliability or validity in judging the worthiness of copy testing methods.

Haley and Staffaroni (1994) claimed that these popular copy testing methods have become so familiar that their limitations are often overlooked. Some of the limitations listed are:

- They are excessively rational, largely ignoring emotional impact.
- They are excessively verbal.
- They rely primarily upon playback of respondents in one form or another.
- It is often difficult to tie differences in the types of global responses used as criteria to specific elements in the commercial being tested.

- There is limited ability to measure emotional response. Researchers attempting to rectify these shortcomings often develop new tests. For example, Chow and Rose (1992) developed the SEQUENCE (Structural EQUations Estimation of New Copy Effectiveness) method. This technique attempts to take into consideration the strength of the linkages among brand beliefs, brand attitudes and purchase intention. It acknowledges that to produce an attitude shift in a consumer, it is first necessary to change something about the consumer's belief structure with regard to the brand. The authors claimed that this procedure produced more thorough information about consumers' responses to the commercials:

  Through SEQUENCE, the decision on which execution . . . to adopt is made with more complete information and would depend on the advertiser's evaluation of the total package of effects observed for both executions in comparison to the control. Further, results from this approach
serve as feedback to the creative process, thus reducing the likelihood of future unfavorable outcomes (p. 69).

New technology is also aiding in the revision of copy testing methods, especially with regard to emotional impact (Edel, 1986). PEAK (Program Evaluation Analysis Computer), introduced in 1979, provides a way to analyze emotion throughout the duration of a commercial viewing. This system, along with its competitors, allows moment-to-moment monitoring of emotional responses, credibility and impact of a commercial. These systems are generally hand-held devices with buttons or dials that register responses from negative to neutral to positive. In some cases, instant data collection is displayed during the commercial. Other systems provide data that can be displayed later, in synchronization with the commercial.

According to Fenwick and Rice (1991), these methods are very valuable when testing copy. They claim that continuous copy testing systems present several advantages over traditional methods, such as recall and persuasion measures. These newer methods allow detailed diagnostics and a thorough examination of emotional response throughout
the commercial. By using measures such as these, the advertiser can determine whether certain parts of the commercial should remain while other sections should be removed (Fenwick & Rice, 1991).

The ARF Validity Project. In 1991, the Advertising Research Foundation released a groundbreaking study on copy research, the Copy Research Validity Project, or CRVP (Haley & Baldinger, 1991). The purpose of the study was to determine which types of copy testing best identified sales winners, which individual measures did the best job, and which general types of measures were most predictive. Also, the study examined the preference of on-air versus off-air designs, whether pre/post designs were preferable to post-only designs, if multiple-exposure designs beat out single-exposure designs and if any one copy testing method was superior.

Haley and Baldinger (1991) described six measures for the study: persuasion, salience, recall, communication, commercial reaction (liking), and positive and negative commercial reaction (diagnostics).

The results of this comprehensive study showed that copy testing works. The authors also claimed that all
common types of measures have some value in predicting a positive relationship to sales performance, but they recommend using multiple measures to gauge the effectiveness of copy. One controversial result showed that likability of copy has a surprisingly strong relationship to effects on sales. It should be noted that the effects of the commercials used in the study were already known, so there was no guesswork involved with relation to the true persuasive effects of the commercials.

In 1994 Rossiter and Eagleson (1994) wrote a critical analysis of the CRVP. While commending the ARF for the design of the study and the mere fact that they completed the nine-year investigation, Rossiter and Eagleson criticized many aspects of the research. First, the study was based on only five pairs of commercials. Originally, 10 pairs were to be used. Second, a very large sample size of respondents was used, which these authors claimed is a double-edged sword. It is a strength because the results are reliable, but it is also a weakness because future users of the measures will not achieve the same results unless they use at least 150 subjects. After their critical analysis, Rossiter and Eagleson recommended further testing, claiming that it is unjustifiable to say
that "liking" is the single best measure in the CRVP (p. 27).

**Effects of Copy Testing.** Copy test winners are not guaranteed to increase sales because the advertisement itself is only one part of the cognitive process. The success of an advertisement depends on other factors as well:

Copy tests come at the end of a larger development process, so the testing piece must be integrated with everything that comes before it. These earlier elements include an understanding of the category, the brand, the users and nonusers, and the competition (Staffaroni, 1993).

According to Hodock (1980), strategic positioning is more responsible than copy testing when it comes to an advertisement’s success. When the strategic positioning is correct, copy testing simply aids in deciding which advertisements to put on the air. However, this role should not be downplayed (Jones & Blair, 1996) because persuasion measurement continues to demonstrate a relationship to in-market effects of advertising: "It is
possible to identify sales-effective advertising before airing" (p. 14).

Copy testing shows advertisers what is important to the consumer (Shavitt & Brock, 1990). For example, a copy test done by Shavitt and Brock (1990) revealed that self-thoughts – internal thoughts individuals had while viewing the advertisement – are recalled significantly more often than product-thoughts. However, this phenomenon is not constant. When the consumer finds a spokesperson effective, thoughts about the execution of the advertisement become more memorable than self-thoughts. Therefore, copy testing can aid an advertiser when determining whether to use a particular spokesperson.

Also, when the goal of an advertiser is to increase brand loyalty, copy testing is used to determine what message makes the consumer feel better about using, buying or owning that brand (Blackston, 1995). This type of testing requires a focus on the consumer’s past relationship with the brand and advertising, and it simply determines whether or not the advertisement does what it was intended to do, rather than ascertaining true effectiveness.
Copy Testing Rules. The Federal Trade Commission is increasingly concerned with deception cases, which often involve copy tests (Andrews & Maronick, 1995). In a landmark case involving the Stouffer Foods Corporation, the FTC alleged that Stouffer falsely represented the sodium content of its Lean Cuisine entrees in advertisements (FTC versus Stouffer Foods Corporation). Copy testing played an important role in this case, as the FTC claimed Stouffer did not adhere to the developed principles for copy testing. Andrews and Maronick's (1995) review of the case concluded that there is no perfect copy test, but there are accepted principles for copy testing. The FTC regarded adherence to those rules as very important when making a ruling. A separate study by Maronick (1991) stated:

The general standard for acceptable copy-test research is a method 'generally accepted' by advertising and marketing professionals as appropriate for the product, audience, and advertising medium. Since there is a growing number of copy-test approaches, methodology is fertile ground for challenges in ad study litigation (p. 11).
The effects of copy testing and the persuasive effects of advertising are interrelated. The process of copy testing may aid in determining consumer involvement with the advertising and with the products or services being advertised. Emotional effects may be measured, likelihood of elaboration may be determined and consequent buying behavior may be predicted—all before the actual advertisement is released. This helps advertisers determine which advertisements to release and how persuasive those advertisements are likely to be.

However, copy testing is still in the experimental stage. There are many questions regarding the validity and reliability of copy testing forms. Also, there is no standard copy test that stands as a true predictor of an advertisement's persuasive effects on the desired audience. Even so, forms of copy testing may serve as a useful tool when determining the persuasiveness of different forms of advertising. Through testing two different advertisements within one setting, the purpose of this study is to attempt to determine the persuasive effects of advertising through consumer recall and intent by answering the following research questions:
RQ1: Are radio advertisements that feature a limited offer more persuasive with regard to recall and intent to act than radio advertisements that have no limited offer?

RQ2: Do radio advertisements that feature a limited offer create in consumers an intention to act more than radio advertisements that feature no limited offer?

RQ3: Are radio advertisements that feature a limited offer more readily recalled than radio advertisements that feature no limited offer?

RQ4: Are consumers who find an advertised product personally relevant more likely to be persuaded by a radio advertisement than consumers who do not find the advertised product personally relevant?

RQ5: Are consumers with no existing brand loyalties more likely to be persuaded than consumers with existing brand loyalties?

A "limited offer" is one that makes a specific offer that is good for a certain amount of time, urging the listener to act quickly.

The term "persuasive" must also be defined. For our purposes, an advertisement is persuasive if it gives the consumer a positive attitude toward the product or service shown or described (Haugtvedt et al., 1994). It is determined through audience recall (Mazis et al., 1983) and intent (Smith, 1991).

Figure 1 illustrates the variables and how they relate to each other.
Figure 1

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Intervening Variables or Controls</th>
<th>Dependent Variables</th>
</tr>
</thead>
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<td>Persuasiveness</td>
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<td>effect</td>
<td>Brand loyalty</td>
<td>Recall</td>
</tr>
<tr>
<td>Control</td>
<td></td>
<td>Intention to act</td>
</tr>
</tbody>
</table>

Note: The independent variables are the limited offer – featured in one advertisement – and the control, which does not feature a limited offer.

The intervening variables of brand loyalty and personal relevance may also determine the overall persuasiveness of the advertisement, so they must be examined.

Persuasiveness, the dependent variable, will be determined by examining the subjects’ recall and intention to act. It may be affected by the independent variables and the intervening variables.
Chapter III
Methodology

The operationalization of this study is based largely on the study done by Miller and Marks (1992). Their study used sound effects as its independent variable, whereas this study featured a limited offer as the independent variable.

The limited offer is often used to increase the consumer’s intention to act. It is a widely held belief of advertising professionals that consumers will act if given a deadline; however, when no deadline is stated in the advertisement, no urgency is produced, so the consumer will not be inclined to act.

Subjects and Design

Subjects were 80 undergraduate communication students enrolled in the basic speech course at the University of Nebraska Omaha. Six classes were needed to participate to reach this number. Three random classes listened to the limited offer advertisement, and three random classes listened to the no limited offer advertisement; Forty-four subjects heard the limited offer advertisement, and 36 heard the no limited offer advertisement. The students
participated on a voluntary basis. The study took place at
the beginning of each class period.

The use of students as subjects is often criticized as
compromising external validity; however, Miller and Marks
(1992) argued that there is no reason to believe that the
demographic background factor would interact with the
theoretical variables of interest.

Procedures

First, the students were given a confidentiality
statement to read in the class session before the study is
to take place. The researcher also read the statement out
loud. The statement stressed the importance of not
discussing the details of the session until after the
period of the study was over.

Two commercials were compared. They were identical in
every way except one – one featured a limited offer and the
other featured an offer, but no limit was mentioned (see
Appendix A).

After agreeing to participate in the study, students
were told that they would be evaluating a radio commercial.
They were given a set of instructions (see Appendix B),
which were also read out loud to them. Half listened to
the limited offer commercial, and the other half listened to the commercial without a limited offer.

Immediately after listening to the message, subjects completed a set of questions and rated their answers using sets of scales (see Appendix C, D, E, F, G, and H) adapted from Miller and Marks. The questions related to persuasion, intention to act, brand loyalty, personal relevance and recall. They were then given two minutes to write down everything they remembered about the advertisement.

Although surveys are generally considered one of the most reliable forms of research (Babbie, p. 274), a test-retest was conducted to check the reliability of these scales. Four students who were taking a course similar to the basic speech course participated before the study was conducted. Two listened to the advertisement with the limited offer and two listened to the advertisement that did not contain the limited offer. They then completed the survey. A week later, these subjects listened to the same advertisements and filled out the same survey.' As could be expected, all four subjects exhibited better recall on the retest, as they had heard the advertisements more than once.
The Advertising Stimuli

As was previously mentioned, the two advertisements were identical except for the mention of a "limited offer," a 3.9% annual percentage rate (APR) on a credit card if the students applied for the card before April 30, 2001. The subjects heard this advertisement between March 20 and April 15, 2001. The brand and features, the copy, the voice, and the music were all otherwise identical. The limited offer was mentioned twice during the commercial.

Measures

Duplicating Miller and Marks, the results of the scale was analyzed using t-tests to compare the averages of the groups in each scale (Appendix C, D, E, F, G, and H). Students who skipped questions were not completely eliminated, as those questions were simply treated as a missing variable. The questions also helped make group comparisons, discovered feelings about the product being advertised outside of the particular advertisement, and answered the research questions.

All but two sections were measured using Likert scales. Likert scales were chosen for simple comparisons between averages of the groups. According to Babbie
(1998), the item format devised by Likert is one of the most commonly used in questionnaire design today. It is used in creating simple indexes (p. 184). The Likert scale is a good way to judge the relative strength of agreement or disagreement to a statement or word.

Semantic differential tests from Miller and Marks (1992) were converted to Likert scales to simplify the process. By using only Likert scales, the weight of the responses could be consistently measured. As positive responses such as “good” were weighted as the numbers indicated, 1-5, and negative responses such as “foolish” were inversely weighted (Wimmer & Dominick, 1994), using Likert scales throughout the process made it more consistent and easy to understand. Therefore, it was more advantageous to compare groups and contrast their responses consistently by using all Likert scales than to combine Likert scales and semantic differentials to determine the subjects’ responses. However, semantic differentials may have been a better tool to determine the strength of subjects’ feelings by using seven possible responses rather than five, and by comparing opposite responses rather than simply giving respondents the chance to assign a level of agreement.
Each question had five possible responses — strongly agree, agree, neutral, disagree, and strongly disagree. Each response was weighted as indicated in Appendices C, D, E, F, and G; then, the responses in each scale were added as indicated to produce a single score on the topic (Wimmer & Dominick, 1994).

One scale utilized multiple choice to measure recall (see Appendix H). In this scale, the correct answers were weighted as one point, while all incorrect answers had zero points assigned to them. The points for each respondent were added. Then, the groups were averaged for comparative purposes.

The two-minute writing regarding the subjects' recall of the advertisement was examined qualitatively using a content analysis (see Appendix I).

Probability was determined by using a Cochran test (SAS Institute, 1990). The Cochran test is a conservative, simple test to examine the probability of the difference of the means in a t-test.

As Figure 2 displays, each variable in the research questions was addressed and answered.
The Test

The test being utilized was an adaptation of the testing developed by Miller and Marks (1992). Some changes were made, however, because of the different variables involved in this study. Scales dealing strictly with imagery and vividness were eliminated because those variables were not being tested here. For the same reason, tests that dealt strictly with emotion were also eliminated. Furthermore, the scales that were associated with lawn mowers in the Miller and Marks study were changed to apply to credit cards. As noted earlier, semantic differential scales were converted to Likert scales.

The scales of the test measured as indicated in Figure 2.
### Measured Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Scale</th>
<th>Measures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Persuasion</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intention to act</td>
<td>1</td>
<td>Addresses subjects' intended actions.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Measures feelings regarding intention to act, indicating actual likelihood of acting.</td>
</tr>
<tr>
<td>Recall</td>
<td>6</td>
<td>Measures how well subjects remember features and benefits of the advertised credit card.</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>Allows for unaided recall through writing exercise.</td>
</tr>
<tr>
<td><strong>Brand Loyalty</strong></td>
<td>3</td>
<td>threarethrough writing exercise. Measures how subjects feel about their current credit cards (if applicable).</td>
</tr>
<tr>
<td>Personal Relevance</td>
<td>4</td>
<td>Indicates brand loyalty to the advertised credit card. Measures how subjects feel about credit cards in general.</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>
Note. Each scale of the test measures one distinct variable.
Intention to act and recall make up the variable “persuasion.”
Chapter IV
Results

For each scale of the test (Appendix C, D, E, F, G, and H), other than the qualitative analysis (Appendix I), the averages were used to compare results through t-tests. Analysis of the t-tests indicated no statistically significant differences between the group that heard the limited offer advertisement and the group that listened to the advertisement with no limited offer. Probability was determined by using a Cochran test (SAS Institute, 1990).

Intention To Act

The means of Scales 1 and 2 suggested that individuals in the group hearing the limited offer advertisement were not more likely to apply for the card than the no limited offer group. (Scale 1 p=0.5, Scale 2 p=0.1) Scale 1 (Alpha=0.85) showed that neither group was likely to apply for the credit card (T=0.68, p=n.s.).

In Scale 2 (Alpha=0.80), the means were more positive than neutral (Limited Offer Mean = 3.43, No Limited Offer Mean = 3.08), indicating that subjects in both groups had positive feelings about applying for this particular credit card, assuming that they were planning on applying for a
credit card anyway. However, there was no statistical difference between the limited offer group and the no limited offer group (T=1.74, p=n.s.).

Recall

Scale 6 showed that recall was not significantly affected by the limited offer (T=0.00, p=0.99), as the mean scores for the limited offer and no limited offer groups were identical (Limited Offer Mean = 0.80, No Limited Offer Mean = 0.80). Also, the reliability for Scale 6 was not adequate (Alpha=0.46).

As Table 1 shows, when writing recalled information unaided, subjects who heard the limited offer advertisement had fewer total incorrect recollections than did those who heard the no limited offer ad. Subjects in the limited offer group correctly recalled items such as, "Need to apply before April 30, low rate," and "25 day grace period." Other comments included, "The credit card advertisement was a good way to sell it out to college students; furthermore, the emphasis of responsibility was added as to a warning to credit history."

The no limited offer group appeared to better recall that the credit card could help them build a solid credit
history, with comments such as, "Help banks want to approve you for loans in the future," and "Build credit." Other comments included, "Easy to pay off if you are responsible."

To further analyze these results, a t-test was completed to determine whether there was a statistical difference between the two groups. There was no difference in the percentage of correct answers between the two groups (T=−0.21, p=0.84). Therefore, there was no difference in recall.
Table 1

Qualitative Analysis

<table>
<thead>
<tr>
<th>No Limited Offer</th>
<th>Correct</th>
<th>Neither correct nor incorrect</th>
<th>Incorrect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Build solid credit history (n=26)</td>
<td>Convenient (n=2)</td>
<td>3.9% for three months (n=2)</td>
<td></td>
</tr>
<tr>
<td>Help pay for trips home (n=17)</td>
<td>Easy to use (n=2)</td>
<td>Easy to pay off (n=1)</td>
<td></td>
</tr>
<tr>
<td>Make college life easier (n=11)</td>
<td>Helps when you're in a bind (n=1)</td>
<td>Free (n=1)</td>
<td></td>
</tr>
<tr>
<td>25-day grace period (n=13)</td>
<td>Help pay for unexpected (n=1)</td>
<td>Can buy a sports car with credit (n=1)</td>
<td></td>
</tr>
<tr>
<td>3.9% for six months expenses (n=10)</td>
<td>Pay for things (n=1)</td>
<td>Interest free for a short time (n=1)</td>
<td></td>
</tr>
<tr>
<td>3.9% APR (n=7)</td>
<td>(n=1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Help pay for tuition (n=7)</td>
<td>Having fun (n=1)</td>
<td>Buy unnecessary things (n=1)</td>
<td></td>
</tr>
<tr>
<td>Buy sports car after graduation (n=6)</td>
<td>Good for emergencies (n=1)</td>
<td>Helps banks approve for loans in the future (n=1)</td>
<td></td>
</tr>
<tr>
<td>Help pay for books</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
(n=6) Accept at Student Pay for college expenses (n=4) Help pay for car breakdowns (n=4) Social life (n=4) Many uses (n=3) Get at Student Union (n=3) Easy to get (n=2) Good for college life (n=2) Easy to apply (n=2) Food (n=2) Can buy a bunch of stuff (n=1) Good to pay for everything (n=1)

Other Comments

Contradicted by saying can purchase everything needed but need to pay it off every month.

Catchy ad!

Note. Shows number of people who recalled correct items, items that are neither correct nor incorrect, and incorrect items.
### Limited Offer

<table>
<thead>
<tr>
<th>Correct</th>
<th>Neither correct nor incorrect</th>
<th>Incorrect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Build solid credit history (n=22)</td>
<td>Convenient (n=5)</td>
<td>3.9% for three months (n=2)</td>
</tr>
<tr>
<td>25-day grace period (n=20)</td>
<td>Useful (n=2)</td>
<td>6.9% for 6 months (n=1)</td>
</tr>
<tr>
<td>Make college life easier (n=16)</td>
<td>Help pay for unexpected (n=1)</td>
<td>Easy to pay off (n=1)</td>
</tr>
<tr>
<td>3.9% for six months (n=14)</td>
<td>expenses (n=1)</td>
<td>3.9% APR as long as make payments on (n=1)</td>
</tr>
<tr>
<td>Help pay for trips home (n=14)</td>
<td>Use when traveling time (n=1)</td>
<td>Interest free for a short time (n=1)</td>
</tr>
<tr>
<td>3.9% APR (n=10)</td>
<td>Easy to qualify</td>
<td>University credit card (n=1)</td>
</tr>
<tr>
<td>Buy sports car after graduation (n=8)</td>
<td></td>
<td>Easy money (n=1)</td>
</tr>
<tr>
<td>Get at Student Union (n=7)</td>
<td></td>
<td>Get a sports car just by getting a credit card (n=1)</td>
</tr>
<tr>
<td>Apply by April 30 for low APR (n=7)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Help pay for car breakdowns (n=6)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Help pay for
  tuition (n=4)
Help pay for books
  (n=4)
Easy to apply (n=4)
Food (n=3)
Pay for college
  expenses (n=2)
Social life (n=2)
Good to pay for
  everything (n=2)
College life is
  expensive - card
  will make it
easier (n=2)
Low intro period
  for 6 months
  (n=1)
Credit card (n=1)
Easy to get (n=1)
College Life Credit
  Card (n=1)
College students
  have a lot to pay
for (n=1)

Other Comments

Ad was good way to sell to college students, especially emphasis on responsibility.

Long ad.

Doesn’t tell long term APR.

Don’t know when intro APR expires.

Note: Shows number of people who recalled correct items, items that are neither correct nor incorrect, and incorrect items.

Research Questions 1, 2, and 3. In light of these findings, research question 1 may be answered this way:
Statistically, radio advertisements that feature a limited offer were not more persuasive with regard to recall and intent to act than radio advertisements that had no limited offer.

Research question 2 may be answered in a similar fashion. Statistically, there was no relationship between the limited offer and recall. Radio advertisements that featured a limited offer did not create an apparent intention to act more than radio advertisements that featured no limited offer.
The third research question regarding whether or not subjects more readily recall information from a limited offer advertisement may also be answered negatively statistically.

**Personal Relevance**

Scale 5 (Alpha=0.95) dealt with how subjects felt about credit cards in general. This was the only scale that showed statistical significance in this study (p=0.01) (see Table 2).

<table>
<thead>
<tr>
<th>Item</th>
<th>Mean</th>
<th>S. D.</th>
<th>T Value</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited Offer</td>
<td>3.45</td>
<td>0.70</td>
<td>2.74</td>
<td>0.01</td>
</tr>
<tr>
<td>No Limited Offer</td>
<td>3.01</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note. 1 is the most negative possible response, and 5 is the most positive possible response. 3 is neutral.

While both groups of subjects felt more positive than negative about credit cards, the limited offer group had a more positive feeling about credit cards in general (difference mean of 0.44. t=2.74).
Research Question 4. In order to answer research question 4, persuasive effects and personal relevance were examined. Subjects who found an advertised product personally relevant were not more likely to be persuaded by a radio advertisement than consumers who did not find the advertised product personally relevant. While subjects who heard the limited offer advertisement believed that credit cards in general were more personally relevant to them than those who heard the no limited offer found credit cards to be, statistically, there was no difference when it came to intention to act.

To further analyze the effects of personal relevance, ANOVA tests were completed to see if personal relevance was related to any of the other variable being studied. The only scale that showed a relationship with personal relevance was Scale 3, which dealt with brand loyalty toward the subjects' current credit cards (F=7.16, p=0.01).

Brand Loyalty

Only those subjects who currently had a credit card completed Scale 3, which tested brand loyalty toward their current credit cards. Because of this restriction, many subjects did not participate in this scale. In fact, a
large number of subjects in the no limited offer group (16 out of 36) indicated that they did not have a credit card, while a disproportionately large majority of the limited offer group (37 out of 44) did have a credit card.

Of those that did participate in Scale 3 (Alpha=0.86), subjects in both groups had a slightly more positive than negative feeling about their credit cards, with no statistical difference between the two groups (T=0, p=0.10).

Scale 4 (Alpha=0.86) evaluated the brand of credit card being advertised. Both groups of subjects had slightly positive feelings about the advertised brand. Again, there was no significant difference between the two groups (T=0.38, p=0.71).

To compare the persuasive effects (intention to act and recall) of the advertisements on subjects who had an existing brand loyalty with those who did not have an existing brand loyalty, t-tests were completed comparing these two groups. Neither group was likely to apply for the advertised credit card brand (p=0.77). There was no difference between the groups in feeling toward applying for the credit card, but both groups felt more positive than negative about it (p=0.93).
There was also no statistical difference between subjects with existing brand loyalties and those with no brand loyalties with regard to recall (p=0.71).

Research Question 5. Subjects with no brand loyalties were not more likely to be persuaded by an advertisement than people with existing brand loyalties. Neither group was likely to apply for the advertised brand of credit card, but both groups would feel more positive than negative applying for this card, assuming they were applying for a card anyway.

Also, both groups were likely to have good recall about the advertised brand.

Survey Questions

To further analyze the findings of this study, each question on the survey was also examined (see Appendix J). Table 3 displays the highest and lowest combined scores for each question, as well as the means for each one. Both the limited offer subjects and the no limited offer subjects were included in these scores.

As Table 3 shows, the means indicate that responses for every question were very close to neutral. The highest
means indicate that subjects believed that credit cards are beneficial (mean=3.72) and valuable (mean=3.57), and the lowest means showed that subjects don’t believe that credit cards are useless (mean=2.23) or irrelevant (mean=2.39). However, subjects indicated that they were less than likely to apply for the advertised credit card (mean=2.37).

Overall responses were more positive than negative with regard to feelings about applying for the advertised brand, feelings about credit cards as a whole, and feelings toward the brand of credit card advertised. Recall (see Table 3-A) was very high overall, with nearly 94% of respondents remembering the advertised annual percentage rate (APR), and 91% of respondents recalling where to apply for the credit card. However, the reliability for this scale was not adequate (Alpha=0.46).
<table>
<thead>
<tr>
<th>Item/Scores</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feelings about credit cards - Beneficial</td>
<td>3.72</td>
<td>0.88</td>
</tr>
<tr>
<td>Feelings about credit cards - Valuable</td>
<td>3.57</td>
<td>1.01</td>
</tr>
<tr>
<td>Feelings about credit cards - Important</td>
<td>3.44</td>
<td>1.00</td>
</tr>
<tr>
<td>Feel good about applying</td>
<td>3.33</td>
<td>1.00</td>
</tr>
<tr>
<td>Feelings about credit cards - Significant</td>
<td>3.28</td>
<td>0.98</td>
</tr>
<tr>
<td>Feelings about brand - advertised - Feel pleasant</td>
<td>3.28</td>
<td>0.76</td>
</tr>
<tr>
<td>Feel beneficial to apply</td>
<td>3.14</td>
<td>1.12</td>
</tr>
<tr>
<td>Feelings about brand - advertised - Feel good</td>
<td>3.26</td>
<td>1.06</td>
</tr>
<tr>
<td>Feelings about credit cards - Appealing</td>
<td>3.24</td>
<td>1.08</td>
</tr>
<tr>
<td>Feelings about credit cards - Matters</td>
<td>3.13</td>
<td>1.10</td>
</tr>
<tr>
<td>Feelings about credit cards - Wanted</td>
<td>3.12</td>
<td>1.23</td>
</tr>
</tbody>
</table>
### Table 3 (cont.)

**Responses for Individual Questions**

<table>
<thead>
<tr>
<th>Item/Scores</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feelings about credit cards -</td>
<td>3.08</td>
<td>1.18</td>
</tr>
<tr>
<td>Essential</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about brand</td>
<td>2.99</td>
<td>1.18</td>
</tr>
<tr>
<td>advertised - Not needed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.96</td>
<td>1.20</td>
</tr>
<tr>
<td>Not needed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Would inquire for more</td>
<td>2.96</td>
<td>1.51</td>
</tr>
<tr>
<td>information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.90</td>
<td>0.89</td>
</tr>
<tr>
<td>Unexciting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.82</td>
<td>0.64</td>
</tr>
<tr>
<td>Mundane</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.75</td>
<td>0.92</td>
</tr>
<tr>
<td>Trivial</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.73</td>
<td>0.88</td>
</tr>
<tr>
<td>Boring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feel foolish about applying</td>
<td>2.68</td>
<td>1.13</td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.68</td>
<td>1.01</td>
</tr>
<tr>
<td>Uninteresting</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 3 (cont.)

**Responses for Individual Questions**

<table>
<thead>
<tr>
<th>Item/Scores</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feelings about credit cards -</td>
<td>2.64</td>
<td>1.15</td>
</tr>
<tr>
<td>Means a lot</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about brand</td>
<td>2.61</td>
<td>0.96</td>
</tr>
<tr>
<td>advertised - Poor quality</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about brand</td>
<td>2.61</td>
<td>1.05</td>
</tr>
<tr>
<td>advertised -- Dislike very much</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.58</td>
<td>1.13</td>
</tr>
<tr>
<td>Undesirable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.47</td>
<td>1.25</td>
</tr>
<tr>
<td>Of no concern</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.45</td>
<td>1.10</td>
</tr>
<tr>
<td>Vital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.39</td>
<td>1.05</td>
</tr>
<tr>
<td>Irrelevant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Would definitely apply</td>
<td>2.37</td>
<td>1.23</td>
</tr>
<tr>
<td>Feelings about credit cards -</td>
<td>2.23</td>
<td>1.09</td>
</tr>
<tr>
<td>Useless</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note.** All responses were weighted according to agreement or disagreement with the statement. 5 means strongly agree, and
1 means strongly disagree.

Table 3-A

Recall Responses for Each Question

<table>
<thead>
<tr>
<th>Item/Scores</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recall APR</td>
<td>93.59%</td>
<td>0.25</td>
</tr>
<tr>
<td>Recall location to apply</td>
<td>92.03%</td>
<td>0.29</td>
</tr>
<tr>
<td>Recall use</td>
<td>89.74%</td>
<td>0.31</td>
</tr>
<tr>
<td>Recall claim</td>
<td>84.62%</td>
<td>0.36</td>
</tr>
<tr>
<td>Recall brand name</td>
<td>84.62%</td>
<td>0.36</td>
</tr>
<tr>
<td>Recall benefits</td>
<td>65.38%</td>
<td>0.48</td>
</tr>
<tr>
<td>Recall time of APR</td>
<td>57.70%</td>
<td>0.50</td>
</tr>
</tbody>
</table>

Note: Percent of people who recalled information correctly is indicated.
Chapter V
Discussion and Conclusions

This study showed very little in the way of statistically significant findings.

When each survey item is broken out, it is interesting to note that there are no major highs or lows, either. The means of all subjects' scores are very near neutral in every case. However, only three responses were more negative than positive (see Appendix J). The most positive score was associated with feelings toward credit cards as a whole. Respondents disagreed that credit cards were useless (mean=3.77). Also, 59 out of 77 respondents indicated that they felt credit cards were beneficial (mean=3.72). It is interesting that these responses dealt with credit cards as a whole, not specifically with the advertised brand.

It is also noteworthy that recall was very high, with a correct response rate on every recall question (see Appendix J). Subjects were highly likely to recall correctly the APR, the location to apply, and use of the advertised credit card (93.59%, 91.03%, and 89.74% respectively).

Since recall is one of the main indicators for persuasion (Mazis et al., 1983), these findings could
especially engaging. Since people have high recall of the advertisement's claims after only one hearing, it would be interesting to study whether multiple hearings would improve recall even more, and to determine whether repetition and improved recall would create an increased intention to act. However, the scale used in this study was not reliable, so a new scale would need to be created in order to truly determine whether recall was truly affected.

It is also important to point out that people who already had a credit card and had positive brand loyalty toward that credit card also found credit cards personally relevant as a whole. While it is logical that people who already use credit cards would find them personally relevant, it is very interesting that no other scale in the study had a relationship with personal relevance.

Limitations of the Study
As noted above, only one of the tests had a probability of less than 0.05, which made the quantitative tests statistically insignificant. Furthermore, only 80 subjects participated in the study, with 44 hearing the limited offer advertisement, and 36 hearing the no limited offer
advertisement. At least one subject per scale was eliminated because the scale was not completed.

Another unforeseen weakness of the study was the disproportionate amount of limited offer subjects who did possess credit cards and the disproportionate amount of no limited offer subjects who did not have credit cards already.

Of course, use of a survey has inherent limitations in and of itself. The answers were standardized. A survey cannot be conducted within a person's natural social setting and subjects may respond more readily simply because they are paying close attention. However, for this study, using a survey was the most efficient way to gather the needed data. Furthermore, a survey is simple to analyze and it is a reliable way to gather data.

This study substituted Likert scales for semantic differentials. This may have affected the outcome of the research. Perhaps semantic differentials would have provided different results than the Likert tests.

Since subjects were students who participated on a voluntary basis during class time, those who did not participate could be distracting to the subjects. Students and teachers would leave the room and sometimes whisper
amongst themselves, which may have had an effect on participating subjects' concentration and recall. Whispering while subjects were listening to the advertisement may have made some subjects unable to hear part of the advertisement, while people walking in and out of the classroom could have made subjects' minds wander while completing the survey. Furthermore, any comments made by students where were not participating may have influenced subjects who were taking part in the study.

In addition, external validity was sacrificed. This study chose to concentrate on internal validity instead. To increase external validity, future investigators may choose to test results in a different environment in which subjects have more typical levels of involvement in the advertisements. The advertisements may be played over a radio or a speaker in a waiting room environment to a student sample of all college students (Miller & Marks, 1992). However, in such a situation, it would be difficult to control other factors that might affect the outcome of the study.
Suggestions for Future Research

Currently, advertising is a rather unscientific profession. Because copy testing in radio advertisements has not been widely conducted or accepted in the advertising community, there has been little precedent set for this study. Also, very little scientific research is used in the advertising industry as a whole, so any future research could be groundbreaking.

As suggested above, future researchers may attempt to test advertisements in a more “natural” environment to a larger, more diverse student population, rather than in a classroom setting in which subjects are aware that a study was occurring.

Second, a non-student advertisement could be studied using adult subjects rather than students, to see if that population has a different reaction.

Third, it would be interesting to test long-term recall and actual actions - rather than intent - after hearing an advertisement. For example, the investigator could advertise an existing product or service in a real-life setting, and do a survey a week later to test recall. This survey could also include questions about whether or not the advertisement persuaded the subject to act.
Recall should also be tested after hearing an advertisement multiple times. Does it improve, or do people tune the advertisement out after hearing an advertisement a certain number of times? Also, does a higher recall rate relate to more positive responses with regard to the advertised brand? It would be interesting to do this exact same study with the same subjects after they had been exposed to the advertisement several more times. For example, subjects could listen to the advertisement at the beginning of each class period for a week after filling out the survey the first time, and then fill out the same survey again after that week. The differences between the two surveys could be very telling.

With regard to recall, it should also be noted that since these advertisements featured a fictional credit card, its name and features may have been less memorable than if a well-known credit card had been featured. It would be interesting to conduct this same study with a well-known credit card to discover whether that name would effect recall and intention to act.

Next, a survey could be combined with more qualitative research, such as focus groups and unaided assignments. Since focus groups are already used in the advertising
profession, this would be a good way to study persuasive effects in a group setting.

It may also prove advantageous to break out each of the variables in future studies. For example, an entire study about brand loyalty could prove worthwhile when introducing a new brand to the public. One study could focus on a group of brand-loyal subjects' reactions to a new product compared to a group with no brand loyalties.

Furthermore, it would be interesting to find out whether voice emphasis and placement of the limited offer within the advertisement would make a significant difference in results. Placing the limited offer at the very end of the ad and putting strong vocal emphasis on it could change the outcome as well.

Last, it was interesting that subjects who heard the limited offer advertisement found credit cards in general to be more personally relevant than subjects who heard the no limited offer advertisement did. Did the advertisement influence this, or was it simply a coincidence? A study could be based on this sole factor as well.
Conclusions

This study utilized copy testing to focus on what makes radio advertising persuasive. Specifically, a limited offer was tested to examine persuasion through intention to act and recall, along with effects of personal relevance and brand loyalty on persuasion.

While this study did not make any definitive determination as to whether or not an advertisement with a limited offer was more persuasive than an advertisement with no limited offer, the results should not be dismissed out of hand. When examining the means, there is some indication that limited offers in radio advertisements do have a persuasive effect on listeners.

There is very little literature to support the efficacy of copy testing when it comes to advertising, especially with regard to radio advertising. This study attempted to add to the limited research and data. In doing so, it was determined that more insightful, scientific tests need to be developed in order to find out what makes an advertisement persuasive.

Clearly, more scientific research needs to be conducted with regard to copy testing in advertising before any true judgment can be made about what makes a radio
advertisement persuasive. Furthermore, isolating each variable will be crucial to this type of study in order to determine which variable is truly responsible for the effects.
References


Bly, R.W. (1987). The 12 most common direct mail mistakes...and how to avoid them. Advertising Age's Business Marketing, 72(6), 122-126.


Appendix A

Advertisement Scripts

No Limited Offer
How can a College Life Credit Card help you? Well, let’s be realistic here — college life is expensive. Tuition . . . meals . . . books . . . maybe a little social life . . . the occasional car breakdown . . . well, you get the picture. Sometimes it seems like a bit much. But when you’re armed with a College Life Credit Card, college life could get a lot easier. It’s a great way to pay for everything you need. Even that occasional trip home to see the family. And when you have a 25-day interest-free grace period and a 3.9% APR for six months — well, you could save a lot of money. Of course, if you use your College Life Credit Card responsibly . . . you know, like paying it off on time every month . . . you’ll build a solid credit history. That means when you’re ready to buy that hot new sports car after graduation, you have a much better chance of being approved for the loan. How do you get a College Life Credit Card? Easy. Just ask at your Student Union. Get your 3.9% APR College Life Credit Card today — and make your college life a little easier.

Limited Offer
How can a College Life Credit Card help you? Well, let’s be realistic here — college life is expensive. Tuition . . . meals . . . books . . . maybe a little social life . . . the occasional car breakdown . . . well, you get the picture. Sometimes it seems like a bit much. But when you’re armed with a College Life Credit Card, college life could get a lot easier. It’s a great way to pay for everything you need. Even that occasional trip home to see the family. And with a 25-day interest-free grace period and a 3.9% APR for six months — well, you could save a lot of money. But the only way to get that low 3.9% APR is to apply for your College Life Credit Card before April 30. Of course, if you use your College Life Credit Card responsibly . . . you know, like paying it off on time every month . . . you’ll build a solid credit history. That means when you’re ready to buy that hot new sports car after graduation, you have a much better chance of being approved for the loan. How do you get a College Life Credit
Card? Easy. Just ask at your Student Union. Get your College Life Credit Card before April 30 for a low 3.9% APR — and make your college life a little easier.
Appendix B

Instructions

The purpose of this study is to have you evaluate a radio advertisement. Please listen carefully. You will then be asked to reply to a questionnaire designed to measure your evaluation of the advertisement.

After responding to some questions about the ad, you will be asked to respond to some other questions. While some of the questions may seem a bit odd, it is important that you take each question seriously and attempt to answer them all as carefully and honestly as possible.

Please note that there are no “right” or “wrong” answers. We are simply interested in getting your honest reactions to what you hear.

As you answer the questions, we ask that you refrain from going back and looking at your previous answers.

If you have questions at any time, please ask for clarification.

Thank you for your participation.

Now, please give your attention to the advertisement as it’s being played.

STOP! PLEASE DO NOT TURN THE PAGE UNTIL INSTRUCTED TO DO SO.

NOTE: The variable being measured and the way answers are weighted were not noted in the actual test.
Appendix C

Scale 1 – Intention to Act
(Each response will be weighted as the numbers indicate, 1-5 (Wimmer & Dominick, 1994).)

Assuming this credit card was available today, please indicate your intentions to apply for the card, using the scale below.

<table>
<thead>
<tr>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>strongly agree</td>
<td>agree</td>
<td>neutral</td>
<td>disagree</td>
<td>strongly disagree</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Would definitely apply</th>
<th>5 4 3 2 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Would inquire for more information</td>
<td>5 4 3 2 1</td>
</tr>
</tbody>
</table>
Appendix D

Scale 2 — Feelings Regarding Intention to Act
(Positive responses (i.e. “good”) will be weighted as the numbers indicate, 1-5. Negative responses (i.e. “foolish”) will be inversely weighted. (Wimmer & Dominick, 1994).)

Assuming that you were considering applying for a credit card, use the items below to rate how you would feel about buying the advertised brand, using the scale below.

5 = strongly agree
4 = agree
3 = neutral
2 = disagree
1 = strongly disagree

<table>
<thead>
<tr>
<th>Good</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foolish</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Beneficial</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
Appendix E

Scale 3 — Brand Loyalty

(Positive responses (i.e. "good") will be weighted as the numbers indicate, 1-5. Negative responses (i.e. "foolish") will be inversely weighted. (Wimmer & Dominick, 1994).)

Do you currently have a credit card? ___Yes ___No

If yes, using the scale below, indicate how do you feel about your credit card:

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Dislike very much</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Pleasant</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Poor quality</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Not needed</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
Appendix F

Scale 4 — Brand Loyalty Toward Advertised Brand

(Positive responses (i.e. “good”) will be weighted as the numbers indicate, 1-5. Negative responses (i.e. “foolish”) will be inversely weighted. (Wimmer & Dominick, 1994).)

Now think about the BRAND being advertised. Assuming you were applying for a credit card, please use the scale below to evaluate the advertised brand of credit card.

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dislike very much</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Pleasant</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Poor quality</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Not needed</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
Appendix G

Scale 5 — Personal Relevance
(Positive responses (i.e. “good”) will be weighted as the numbers indicate, 1-5. Negative responses (i.e. “foolish”) will be inversely weighted. (Wimmer & Dominick, 1994).)

Please use the following scale to rate how you, personally, feel about credit cards.

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Important</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Of no concern to me</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Irrelevant</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Means a lot to me</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Useless</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Valuable</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Trivial</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Beneficial</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Matters to me</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Uninteresting</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Significant</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Vital</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Boring</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Unexciting</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Appealing</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Mundane</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Essential</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Category</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>----------------</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Undesirable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wanted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not needed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix H

Scale 6—Recall
(All correct answers are weighted with one point. All incorrect answers are weighted with zero points.)

Please circle the correct choice based on information which was given in the advertisement.

1. The brand name of the credit card advertised was:
   A. College Credit Card
   B. University Credit Card
   C. College Life Credit Card
   D. Do not know

2. The APR (annual percentage rate) advertised was:
   A. 3.9%
   B. 5.9%
   C. 0%
   D. Do not know

3. It was claimed that the benefits of this credit card are ___ and ___.
   A. 25-day interest-free grace period; convenience
   B. convenience; building a solid credit history
   C. building a solid credit history; 25-day interest-free grace period
   D. Do not know

4. You can apply for this credit card at:
   A. Your bank
   B. Participating retail stores
   C. Your student union
   D. Do not know

5. It was claimed that the credit card could be used for:
   A. A trip home
   B. Clothing
   C. Computer software
   D. Do not know

6. It was claimed that the credit card would:
   A. Make your college life a little easier
   B. Help you stay organized
   C. Get your college finances in order
   D. Do not know

7. How long did the advertisement claim your low APR would last?
   A. 9 months
   B. 6 months
   C. 3 months
   D. Do not know
Appendix I

Scale 7 - Content analysis

Many claims about the product were made in the advertisement you just heard. Write down as many of these claims as you can remember.
### Overall Scores

**Note.** The following are the mean scores for every individual for each question on the survey (see Appendix C-H).

<table>
<thead>
<tr>
<th>Item/Scores</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Cards - Useless</td>
<td>3.77</td>
<td>1.09</td>
</tr>
<tr>
<td>Credit Cards - Beneficial</td>
<td>3.72</td>
<td>0.88</td>
</tr>
<tr>
<td>Credit Cards - Irrelevant</td>
<td>3.61</td>
<td>1.05</td>
</tr>
<tr>
<td>Credit Cards - Valuable</td>
<td>3.57</td>
<td>1.01</td>
</tr>
<tr>
<td>Credit Cards - Of no concern</td>
<td>3.53</td>
<td>1.25</td>
</tr>
<tr>
<td>Credit Cards - Important</td>
<td>3.44</td>
<td>1.00</td>
</tr>
<tr>
<td>Credit Cards - Undesirable</td>
<td>3.42</td>
<td>1.13</td>
</tr>
<tr>
<td>Brand - Poor quality</td>
<td>3.39</td>
<td>0.96</td>
</tr>
<tr>
<td>Brand - Dislike very much</td>
<td>3.39</td>
<td>1.05</td>
</tr>
<tr>
<td>Feel good about applying</td>
<td>3.33</td>
<td>1.00</td>
</tr>
<tr>
<td>Feel foolish about applying</td>
<td>3.32</td>
<td>1.13</td>
</tr>
<tr>
<td>Credit Cards - Uninteresting</td>
<td>3.32</td>
<td>1.01</td>
</tr>
<tr>
<td>Credit Cards - Significant</td>
<td>3.28</td>
<td>0.98</td>
</tr>
<tr>
<td>Brand - Feel pleasant</td>
<td>3.28</td>
<td>0.76</td>
</tr>
<tr>
<td>Credit Cards - Boring</td>
<td>3.27</td>
<td>0.88</td>
</tr>
<tr>
<td>Credit Cards - Trivial</td>
<td>3.27</td>
<td>0.92</td>
</tr>
<tr>
<td>Brand - Feel good</td>
<td>3.26</td>
<td>1.06</td>
</tr>
<tr>
<td>Credit Cards - Appealing</td>
<td>3.24</td>
<td>1.08</td>
</tr>
<tr>
<td>Credit Cards - Mundane</td>
<td>3.18</td>
<td>0.64</td>
</tr>
<tr>
<td>Feel beneficial to apply</td>
<td>3.14</td>
<td>1.12</td>
</tr>
<tr>
<td>Credit Cards - Matters</td>
<td>3.13</td>
<td>1.10</td>
</tr>
<tr>
<td>Credit Cards - Wanted</td>
<td>3.12</td>
<td>1.23</td>
</tr>
<tr>
<td>Credit Cards - Essential</td>
<td>3.08</td>
<td>1.18</td>
</tr>
<tr>
<td>Credit Cards - Unexciting</td>
<td>3.05</td>
<td>0.89</td>
</tr>
<tr>
<td>Credit Cards - Not needed</td>
<td>3.04</td>
<td>1.20</td>
</tr>
<tr>
<td>Brand - Not needed</td>
<td>3.01</td>
<td>1.18</td>
</tr>
<tr>
<td>Would inquire for more information</td>
<td>2.96</td>
<td>1.51</td>
</tr>
<tr>
<td>Credit Cards - Means a lot</td>
<td>2.64</td>
<td>1.15</td>
</tr>
<tr>
<td>Credit Cards - Vital</td>
<td>2.45</td>
<td>1.10</td>
</tr>
<tr>
<td>Would definitely apply</td>
<td>2.37</td>
<td>1.23</td>
</tr>
</tbody>
</table>

**Note.** Positive responses (i.e. "good") were weighted 1-5, with 5 being the most positive response. Negative responses (i.e. "foolish") were inversely weighted. (Wimmer & Dominick, 1994).
<table>
<thead>
<tr>
<th>Item/Scores</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recall APR</td>
<td>93.59</td>
<td>0.25</td>
</tr>
<tr>
<td>Recall location to apply</td>
<td>91.03</td>
<td>0.29</td>
</tr>
<tr>
<td>Recall use</td>
<td>89.74</td>
<td>0.31</td>
</tr>
<tr>
<td>Recall claim</td>
<td>84.62</td>
<td>0.36</td>
</tr>
<tr>
<td>Recall brand name</td>
<td>84.62</td>
<td>0.36</td>
</tr>
<tr>
<td>Recall benefits</td>
<td>65.38</td>
<td>0.48</td>
</tr>
<tr>
<td>Recall time of APR</td>
<td>57.70</td>
<td>0.50</td>
</tr>
</tbody>
</table>

*Note:* Percent of people who recalled information correctly is indicated.