

Source Credibility, Visual Strategy and the Model in Print Advertisements

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This study used an experimental design in print advertisements to examine the source credibility dimensions of expertise, trustworthiness, attractiveness, similarity, and liking within the context of three different visual strategies. In addition, the ethnicity and gender of the model was examined. The study was conducted with a student sample using credit cards as the service category. The results indicate overwhelming support for using a slice-of-life visual strategy over either a fantasy or emotional approach. The ethnicity and gender of the model impacted the perception of the five dimensions of credibility.

INTRODUCTION

A major challenge in advertising a service is to overcome the service characteristics of intangibility, inseparability, variability, and perishability. One common method is to use models or customers in advertisements either providing a testimony or endorsing the service. The idea is that consumers will identify with the person in the ad and believe the service will address his or her need as well. It also serves as a word-of-mouth recommendation.

Because of the importance of endorsers in service advertisements, this paper explores credibility in advertising by incorporating similarity and likeability with traditional dimensions of source credibility (expertise, trustworthiness and attractiveness). The paper looks at the degree to which visual strategy of the ad, race of the model and gender of the model affect these five dimensions of source credibility. This paper contributes to the literature by expanding the concept of source credibility and by enhancing an understanding of how the visual strategy and demographics of the model impact source credibility.

SOURCE CREDIBILITY

Source credibility is defined as the believability of the endorser, spokesperson, or individual in an advertisement. The spokesperson can be an actual customer, a company employee, a celebrity, or a model (Clow et al., 2006). Credibility is important in creating effective advertisements, especially for services because of the inability of consumers to examine the service prior to consumption.

In measuring source credibility, several researchers have utilized the three dimensions of expertise, trustworthiness and attractiveness (Ohanian, 1990; Lafferty et al., 2002). Other dimensions, such as believability, likability and attractiveness, have also been used as dimensions of credibility (Arora et al., 2006; Keller, 1998; Clow and Baack, 2004; Clow et al. 2006). For the purposes of this paper, credibility is comprised of expertise, trustworthiness, attractiveness, similarity and liking.

Research has found that increasing source credibility positively impacts a business, or brand, in several ways. For example, credible spokespersons elicit a greater attitude change within the viewer of the ad than less credible spokespersons (Sternthal et al., 1978). Consumers are more likely to discount messages from spokespersons that they perceive to have low credibility (Eagly and Chaiken, 1975). Research also has demonstrated that source credibility affects 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, 2004; Goldsmith et al., 2000; Lafferty et al., 2002; Clow et al., 2006).

Because of the advantages of a credible source, researchers have examined various facets of this concept. Are there elements in an advertisement that can be manipulated to improve source credibility? In studies geared toward 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 paid sponsors (Lirtzman and Shuv-Ami, 1986; Haley and Wilkinson, 1994). Similarly, by providing additional information asserting professional qualifications, such as third party seals, a company is able to improve its perceived credibility (Tripp, 1997). This study will expand the literature base by also looking at the impact the visual strategy has on source credibility. It will also examine the ethnicity and gender of the model in an advertisement to see if either has an impact on credibility and, if so, for which source characteristics and for which visual strategies.

METHODOLOGY

As stated above, the objective of this research was to investigate the impact of the visual strategy on source credibility of the model in an advertisement and to determine how the race and gender of the model impacts source credibility perceptions. We chose a service industry due to the marked growth of service providers in the United States and the importance of source credibility in the advertising of services. A credit card company was used for the study because of its relevance to our subjects (i.e. college students). Print advertisements were created using a fictitious brand to avoid bias and recall affects from respondents having been previously exposed to the advertisement. Additionally, to avoid any bias, 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 five source credibility components 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, 41.6 percent, was seniors. 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%

Three different visual strategies were used: fantasy, emotional, and slice-of-life. The race and gender of the model were 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 on the ads. The copy remained the same for each of the executions, only the visual was modified.

**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%

Expertise and trustworthiness were each measured using 5-item scales with reliability scores of .872 and .829, respectively. The attractiveness scale had 4 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 and were good measures of their respective constructs.

**TABLE 3
RELIABILITY OF SCALES**

Scale	No. of Items	Cronbach Alpha
Expertise	5	.872
Trustworthiness	5	.829
Attractiveness	4	.849
Similarity	5	.832
Liking	5	.801

RESULTS

One-way ANOVA tests were used to determine if there were any significant differences in the five source characteristics based on the visual strategy used in the ad, the race of the model, and the gender of the model. Table 4 provides the results by visual strategy. Expertise, trust, and liking were significantly different based on which visual strategy was used. The slice-of-life visual was viewed as having a higher level of expertise than either the fantasy or emotional visuals. The same was true for the source characteristic of trust. For liking, slice-of-life and fantasy scored the highest. The emotional visual scored the lowest.

**TABLE 4
SOURCE CHARACTERISTICS BY VISUAL STRATEGY**

Source Characteristic	Visual Strategy			F-Value	Sign.
	Fantasy	Emotional	Slice-of-life		
Expertise	3.41	3.30	4.21	37.654	.000
Trust	4.85	4.80	5.39	14.247	.000
Attractiveness	3.45	3.29	3.53	2.234	.108
Similarity	3.73	3.68	3.88	1.594	.204
Liking	4.23	3.97	4.42	10.142	.000

Table 5 provides the results by visual strategy when the model was an African-American. All five source characteristics were significantly different. The slice-of-life visual was viewed as being the more positive across all five characteristics than either the fantasy or emotional visuals. The emotional visual strategy tended to score the lowest across all five dimensions.

**TABLE 5
SOURCE CHARACTERISTICS FOR AFRICAN-AMERICAN MODELS**

Source Characteristic	Visual Strategy			F-Value	Sign.
	Fantasy	Emotional	Slice-of-life		
Expertise	3.60	3.37	4.28	11.314	.000
Trust	4.88	4.87	5.55	6.766	.001
Attractiveness	3.45	3.43	3.94	3.899	.022
Similarity	3.73	3.64	4.20	4.326	.015
Liking	4.11	3.96	4.60	7.215	.001

Table 6 provides the results by visual strategy using Asian models in the advertisement. Expertise and trust were significantly different. The slice-of-life visual was viewed as having a highest level for both characteristics, while fantasy was viewed as the lowest for both characteristics. There were no

significant differences among the three visual strategies in terms of the model's attractiveness, similarity, and liking.

TABLE 6
SOURCE CHARACTERISTICS FOR ASIAN MODELS

Source Characteristic	Visual Strategy			F-Value	Sign.
	Fantasy	Emotional	Slice-of-life		
Expertise	3.48	3.71	4.29	9.401	.000
Trust	4.81	5.10	5.38	3.386	.036
Attractiveness	3.26	3.09	3.26	.459	.632
Similarity	3.54	3.74	3.64	.507	.603
Liking	4.16	4.06	4.30	1.062	.348

Table 7 provides the results by visual strategy when Caucasian models were used. Expertise, trust, and liking were significantly different. The slice-of-life visual was viewed as having greatest levels of expertise and trust; however, for liking, fantasy ranked similar to slice-of-life. The emotional appeal was viewed as the lowest for all three significant characteristics.

TABLE 7
SOURCE CHARACTERISTICS FOR CAUCASIAN MODELS

Source Characteristic	Visual Strategy			F-Value	Sign.
	Fantasy	Emotional	Slice-of-life		
Expertise	3.17	2.85	4.09	21.980	.000
Trust	4.86	4.47	5.28	7.536	.001
Attractiveness	3.63	3.35	3.43	1.193	.306
Similarity	3.94	3.68	3.84	.976	.379
Liking	4.43	3.92	4.37	5.594	.004

Results by visual strategy using male models are presented in Table 8. Expertise and trust were significantly different. Again, the slice-of-life visual was viewed as having the highest level in both characteristics, while the emotional visual was viewed as having the lowest level in both characteristics.

TABLE 8
SOURCE CHARACTERISTICS FOR MALE MODELS

Source Characteristic	Visual Strategy			F-Value	Sign.
	Fantasy	Emotional	Slice-of-life		
Expertise	3.45	3.27	4.06	12.820	.000
Trust	4.89	4.70	5.24	4.87	.008
Attractiveness	3.24	2.91	2.97	2.825	.061
Similarity	3.79	3.63	3.59	.915	.402
Liking	4.24	3.95	4.21	2.644	.073

Table 9 provides the results by visual strategy using female models in the advertisement. All five source characteristics were significantly different. The slice-of-life visual was viewed as having the highest level in all five characteristics. The emotional and fantasy levels were similar to one another in terms of expertise, trust, attractiveness, and similarity. The emotional approach was the lowest for the source characteristic of liking.

TABLE 9
SOURCE CHARACTERISTICS FOR FEMALE MODELS

Source Characteristic	Visual Strategy			F-Value	Sign.
	Fantasy	Emotional	Slice-of-life		
Expertise	3.39	3.33	4.38	26.276	.000
Trust	4.82	4.92	5.56	10.974	.000
Attractiveness	3.67	3.68	4.09	4.690	.010
Similarity	3.68	3.75	4.17	5.302	.006
Liking	4.24	4.01	4.64	10.441	.000

To be useful to managers of services, especially credit card companies, the source characteristics were examined by race and gender of the model. Table 10 identifies the results of the analysis based on the model's race. Significant differences were found concerning expertise and attractiveness. In terms of expertise, both African-American and Asian-American models are perceived as having a higher level of expertise than Caucasian models. For attractiveness, Asian-American models were seen as the least attractive and African-American models as the most attractive.

TABLE 10
SOURCE CHARACTERISTICS BY RACE

Source Characteristic	Race of Model			F-Value	Sign.
	African-Am	Asian	Caucasian		
Expertise	3.74	3.83	3.37	8.353	.000*
Trust	5.09	5.10	4.86	2.268	.105
Attractiveness	3.60	3.20	3.47	6.110	.002*
Similarity	3.84	3.64	3.82	1.887	.153
Liking	4.22	4.18	4.24	.193	.825

For gender, significant differences were found for attractiveness, similarity, and liking. Results are in Table 11. For all three dimensions, female models scored higher than males. Females were seen as more attractive, as having a higher level of similarity, and as more liked.

TABLE 11
SOURCE CHARACTERISTICS BY GENDER

Source Characteristic	Gender of Model		F-Value	Sign.
	Male	Female		
Expertise	3.59	3.70	.098	.247
Trust	4.94	5.09	.157	.125
Attractiveness	3.04	3.81	.106	.000*
Similarity	3.67	3.86	.020	.039*
Liking	4.13	4.29	.159	.044*

DISCUSSION

When a credit card company is marketing to college students, clearly the slice-of-life visual strategy is the best if a spokesperson is used in the advertisement. The score across all five source credibility dimensions was the highest for slice-of-life. However, it was significantly higher for expertise, trust and liking, which means that in the slice-of-life approach the model was seen as having a higher

level of expertise, a higher level of trustworthiness, and was more liked by the respondents regardless of the model's ethnicity and gender. Using the fantasy or emotional approach reduces the perceived level of expertise, trust, and liking, even though the same model was used in all three executions.

Although significance tests were not performed between the five source credibility dimensions, the trustworthiness component had a mean of 5.39 for the slice-of-life visual, which is considerably higher than any of the other dimensions. In looking at the model, the student respondents felt they could trust the model in the advertisement. This level of trust was undoubtedly impacted by the model being of college age and as a result scores for expertise and liking were 4.21 and 4.42, respectively. The lowest source credibility dimensions for the slice-of-life visual were attractiveness and similarity. These two components were not significant at the $p=.05$ level of significance, indicating that the visual strategy did not have an impact on perceived attractiveness or similarity.

When examining the results by the ethnicity of the model, it is important to remember the ethnic make-up of the sample, which was almost 70% Caucasian and 15% African-American. For the ads with African-American models, the slice-of-life was significantly better across all five dimensions of source credibility. The model was seen as having a higher level of expertise, trustworthiness, attractiveness, similarity, and liking when viewing the slice-of-life visual strategy than when the same model was seen in ads using the fantasy and emotional visuals. When the advertisement incorporated an African-American model in a service-oriented advertisement, using a slice-of-life appeal is superior to either the fantasy or the emotional appeal.

For Asian models, only expertise and trust were significantly different, again for the slice-of-life visual. In terms of attractiveness, similarity, and liking, the visual strategy does not make any difference. Thus, for ads with Asian models, the support for using a slice-of-life visual strategy is much weaker. Similar results were found for the Caucasian model, except that liking was also significantly different, in addition to expertise and trust.

When the gender of the model is considered, for male models only expertise and trust were significantly different, again for slice-of-life. As with Asian models and Caucasian models, there is not strong evidence that one particular visual strategy is superior to the others. For female models, however, every source credibility dimension was significantly different, and slice-of-life was clearly the best approach.

The last component of the analysis examined the impact of race and gender of the model on the dimensions of source credibility. In terms of expertise, both the African-American and Asian-American models scored higher than the Caucasian model. For attractiveness, the African-American and Caucasian models were seen as more attractive. Race did not impact any of the other dimensions. Based on these results, it would appear that credit card companies in advertising to college students have a slight advantage in terms of source credibility if they use an African-American model. Using Caucasian models will generate a higher score on attractiveness, but lower on expertise. The reverse is true for Asian-American models. Future research needs to be conducted to determine if this is an artifact of this particular data set or this particular set of models.

Using female models in advertising credit cards to college students appears to have an advantage over using male models, at least in terms of source credibility. No differences were found in terms of expertise and trust, but females scored significantly higher for attractiveness, similarity, and liking. This result may be partly due to the larger number of females in the sample. Future research should be conducted to determine if this finding is consistent with other samples and services.

In summary, when one is designing service advertisements, the ethnicity and gender of the model will make a difference on how college students view an advertisement with respect to perceived credibility of the model. While the slice-of-life visual did score the highest, fantasy and emotional visuals may perform as well, depending on which source characteristic the advertiser wants to stress. In addition, the ethnicity and gender of the spokesperson also impacts the level of perceived source credibility.

This study was done with college students and credit cards. It was an experimental design. Future studies need to examine other service types and even goods. The sample needs to be expanded beyond students. Lastly, future research should also utilize a field design to create higher external validity.

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