Role of Advertising Message in the Development of Brand Image with Reference to Insurance Industry: an Exploratory Study

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Abstract *The research is done with reference to insurance industry. Three companies are taken for the study, first one is LIC, second is ICICI Prudential and third one is ING Vysya life insurance. The impact of advertising message was seen on the brand image of these companies. Six print ads were taken for each company and data was collected from five hundred and forty respondents and forming a sample size of thirty. Three questionnaires were prepared one for brand image before showing ad; second one for advertising message and third one for brand image after showing ads. Through this study these three companies were also compared on the ground of which company has the effect on its brand image by showing ads of that company before and after.*

Keywords Insurance Industry • Advertising Massege • Brand Image

Introduction

Brand identity and brand image are related concepts. They are essential ingredients of strong brands. In order to build and maintain brand loyalty, it is imperative that these two be in harmony. Value for the firm as well as the consumer can be created only when the consumer understands and appreciates the brand message. The brand also has to be perceived to be addressing consumer needs better than the competition. In an over-communicated marketing environment it is very easy for brand identity (created by the company) and brand image (created by consumer perceptions) to be out of sync. When this happens, consumers will move on. They live in a world of multiple options — there are countless other competitive brands waiting to entice them with their own alluring messages. From a communications perspective it is logical to believe that a strong link between brand identity and brand image will lead to enhanced brand loyalty. Congruency between image and identity implies that the consumer has great understanding of (and agreement with) the brand message and is, therefore, likely to be loyal to the brand. Traditional notions of increasing sales through aggressive persuasion and generating repeat purchases through stimulus–response approaches such as classical and instrumental conditioning are doomed to failure. In addition, mass media will be less effective. Connections between the brand and consumer have to be established through dialogue and more customized interactions that relate consumer needs, motivations and dreams to the core benefits provided by the brand. Effective communication is about conveying the essence of the brand to the desired audience in such a way that the consumption experience conforms to purchase expectations. In this section, suggestions are offered on how to strengthen the linkage between identity and image and thereby enhance brand loyalty. Areas crucial for brand identity–brand image congruence are highlighted.

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Rationale

The study will result in to a two standardize measures to evaluate advertising message and the brand image. The study will result to in two regression equations reflecting the casual relationship between each of the two independent variables taken separately with the dependent variable. These equations can be used to evaluate how much the independent variable effects the dependent variable i.e. Brand image.

Casual relationships would be evaluated between the independent variable and the dependent variable (brand image) through multiple regression equation. Interaction between independent variable would also be worked out and its effect would be evaluated.

The gaps in knowledge regarding brand image development will be brought out clearly after comprehensive review of literature. This will indicate areas for further research. The relationship developed between independent and dependent variables would become the basis for deeper analysis of the effect of this variable on dependent variable in various conditions.

Review

Many marketing and advertising studies have examined ways of advertising execution. Among these approaches, message framing has emerged as one of the most significant models of media effects in the past decade (Price and Tewksbury, 1997). Researchers pay attention to how advertising messages are presented to consumers because the way information is framed or executed may significantly influence consumers' judgment and decisions about products (for a review of framing research, see Levin, Schneider, and Gaeth, 1998). For example, a message could accentuate potential gain to consumers resulting from product use (i.e., a positively-framed message). Alternatively, a message could emphasize possible loss if the product is not chosen (i.e., a negatively-framed message). The research stream regarding the persuasive effects from the use of positive or negative framing is not conclusive, and there still exist some unresolved issues in framing research on choice behaviors (e.g., Rothman and Salovey, 1997; Smith, 1996). In this article, perceived risk associated with product use and individual differences in mood are proposed as potential moderators on framing effects. Healthcare contexts are emphasized because of the market value {Business Wire, 2005) and the importance for public policy and communication (Moorman and Matulich, 1993). How should advertisers frame messages that are intended to promote healthcare products of varying degrees of perceived risk? Should they emphasize potential gains resulting from using the product or the negative consequences of not buying it?

Advertising practitioners share the belief that the program environment and editorial environment play important roles in determining the impact of advertising. Results of a survey conducted by the Advertising Research Foundation indicated that understanding the impact of editorial environments was the top research priority among the nearly 200 advertisers, agencies and research supplier personnel queried (see Chook, 1985). Support for the belief that advertising effectiveness is moderated by the program environment has been reported in the marketing literature (cf. Kennedy, 1971; Wright, 1974, 1981; Yuspeh, 1979). For example, Kennedy (1971) found that advertising presented in the context of a situation comedy induced greater recall than when the same messages were shown in the context of a suspense thriller. Yuspeh (1979) observed that the recall of advertising was affected by the television programs in which they were placed and that this outcome occurred for different types of programs. These findings establish the program environment as a factor that can affect the audience's responses to advertising placed within the program. But the findings are not informative about when or why programs produce particular advertising effects..

The leading explanation for the effects of repeated exposures to advertising messages is based on Berlyne's two-factor theory (cf. Batra and Ray 1986; Cacioppo and Petty 1979; Rethans, Swasy, and Marks 1986). The prediction emerging from this analysis is that message repetition is non-monotonically related (inverted U) to communication effectiveness: increasing the number of exposures to an appeal from a low to a moderate level is expected to enhance message impact, whereas further exposures are expected to cause communication effectiveness to decline (Berlyne 1970; Cacioppo and Petty 1979). Support for this prediction has been found in an impressive number of studies. They have shown that increasing exposures to a message can enhance recipients' attitudes toward the advocacy (Batra and Ray 1986; Johnson and Watkins 1971; McCullough and Ostromm 1974) and that beyond a certain level message repetition can cause a decline in brand evaluations (e.g., Batra and Ray 1986; Cacioppo and Petty 1979; Calder and Stemthai 1980). However, a substantial number of investigations reported in the marketing literature indicate that attitudes are unrelated to the level of message repetition (e.g., Belch 1982; Mitchell and Olson 1977; Rethans, Swasy. and Marks 1986). This observation has been considered by some researchers to be evidence that "casts doubt on the appropriateness of the traditional inverted-U hypotheses for describing new product advertising repetition effects" (Rethans, Swasy, and Marks 1986, p. 59).

The idea that it is desirable to develop an advertising message that clearly distinguishes a product from its competitors has been advocated by American advertising practitioners for many years. Throughout the history of modern advertising, industry leaders have recommended that the advertising message be used as a way to differentiate the advertised brand from competitive brands (Stewart and Furse 1986, pp. 11-12; Aaker, Batra, and Myers 1992, pp. 370-405). For example, Borden (1942), an early pioneer in the field of advertising research, was a proponent of brand differentiation through effective advertising. David Ogilvy (1963) shared the belief that advertising should be used to clearly distinguish a brand from its competitors by creating a unique image. More recently, Ries and Trout (1972, 1981) have popularized the idea of using advertising to stress a unique product benefit, thus distinguishing the brand from its competitors and increasing advertising effectiveness.

It is well Known that both the nature of the advertising message and the amount of information attached to it vary with the medium used (Tirole, 1988). It is generally the case that advertising in electronic media (i.e. television (TV) and radio) is characterized by rather low informational content. On the other hand, newspapers and magazines are utilized for advertising campaigns conveying significant amounts of information on the attributes/characteristics of the product (Barnett, 1966; Nelson, 1970; Comanor and Wilson, 1974). The differences in the informational content of different kinds of advertising result in dissimilar effects on consumer utility. In general, the greater is the information provided by a message, the greater is consumers' welfare (Becker and Murphy, 1993).

Adequately manipulating and measuring a person's involvement in advertising message content is becoming an increasingly important issue in experimental research today. The Attitude-Toward-the-Ad Model (Lutz 1985; Mitchell and Olson 1981; Shimp 1981) A soimd manipulation of involvement will help to enhance internal validity (i.e., the ability to draw cause and effect inferences) and rule out confounding extraneous variable explanations (Carlsmith, Ellsworth, and Aronson 1976; Cook and Campbell 1979). However, manipulations of involvement in advertising message content vary greatly, including instructions for the memorization of ad content, expectations of purchase decisions, implications of purchases influenced by brand differences, expectations of local product availability, and distraction to reduce involvement (Laczniak, Muehling, and Grossbart 1989; Leigh and Menon 1987; Park and Young 1986;). To be successful, however, researchers must manipulate differing levels of involvement in ad content, while holding all other factors constant (Andrews 1988; Apsler and Sears 1968).

Brand image attributes are those pieces of information that are linked to the brand in consumer memory and thus make up part of the brand's image (Keller 1993). These attributes may take the form of anything that is experienced in the same context as the brand, and can come from a variety of sources, including consumer experiences with the brand, marketing communications or word of mouth (Krishnan 1996). Particular types include descriptive information (e.g. has four doors), benefits (e.g. low in fat) and usage situations (e.g. can eat when I am walking) (Joyce 1963; Holden *&c* Lutz 1992). Anything that is encountered with the brand may, if sufficiently processed, become linked to the brand name in memory and thus become part of that brand's image. Given the wide variation in substance, many researchers have attempted to classify these attributes into useful categories. Biel (1991) refers to the implicit and explicit aspects of a brand's image. In this research, we focus on one particular classification of image attributes; that derived by Barwise and Ehrenberg (1985). Their study classified attributes as following 'evaluative' or 'descriptive' patterns. The advantage of this classification is that there is an empirically derived way to determine if an attribute is displaying evaluative or descriptive patterns, rather than relying simply on researcher judgment. This empirical method involves comparing the percentage of users who associate the brand with the attribute, with the percentage of non-users who associate the brand with the attribute (Barwise & Ehrenberg 1985). Attributes that display descriptive patterns have a high level of similarity between the proportions of users who associate a brand with an attribute relative to non-users. In contrast, attributes that display evaluative patterns have a much higher proportion of users associating the attribute with the brand than is evident for nonusers. In this research, we apply the empirical tests to determine if negative image attributes which are, by their nature; 'evaluative' (as they are negative evaluations of the brand) do indeed follow expected evaluative patterns. Establishing expected empirical patterns is of importance, since it allows future researchers to employ prior knowledge in an aid to understanding what to expect when measuring the perceptions that consumers hold. Given that we know very little about the negative perceptions about brands that people hold and how these negative perceptions influence decision making, this application of prior knowledge is an important foundation step.

Objectives of the study

1. To develop and standardize the measures to evaluate advertising message, and brand image.
2. To develop relationship between individual independent variable and dependent variable.

Methodology of the Research Work

The Study: The study was be exploratory in nature & survey method was used to conduct the study.

Sample Design

Sampling Population: The population for the purpose of study was all the residents of Gwalior region between the age groups of 18 to 60 years.

Sample Frame: The sample frame included all elements in the population who were present in the city during the data collection period/ phase.

Sampling Techniques: Purposive sampling technique was used to select sample elements.

Sample Size: Thirty elements were selected from each emotion for each company, it means six emotions were taken for each company that makes total sample size for each company equals to one hundred and eighty and there are three companies to be compared that makes total sample equals to five hundred forty.

Tools Used for Data collection: self-developed questionnaires were used to collect data on both the variables used in the study. The elements in the questionnaire were selected after detailed review of literature & in discussions with experts in the area of study. A seven point numerical scale was used to elicit responses. The scale had values from 1 to 7 where 1 indicated minimum value of the variable, & 7 the maximum value of the variable. The data was collected from respondent after developing repo & after explaining the purpose of the study.

Tools used for data analysis: The causal relationship between the individual independent variable & the dependent variable was evaluated using simple regression. Partial least square method was used to develop a simple model indicating the relationship of independent & dependent variables.

RESULTS AND DISCUSSIONS

Reliability Measure

The reliability coefficients of both the measures viz. Brand Image, and Advertising Message were computed using SPSS 16 software. Cronbach's alpha and split-half reliability coefficients were computed for both the questionnaires separately.

Table 1 Alpha Reliability Statistics for total data

Measure	Cronbach's Alpha	Number of Items	Guttman's Split Half Reliability Coefficient	Number of Items
Brand Image	0.707	22	0.695	22
Advertising Message	0.673	22	0.623	22

It is considered that the reliability value more than 0.7 is good and it can be seen that in almost all the reliability methods applied here, reliability value is higher than the standard value, therefore, all the items in the questionnaire are highly reliable. Secondly items in the advertising message questionnaire for both methods (Cronbach's Alpha and Guttman's split half reliability coefficient methods) are having value near to standard value of 0.7, so items in this questionnaire are considered as reliable.

Regression Analysis

Simple linear regression analysis was applied to investigate the relationship between advertising message as independent variable and brand image as dependent variable. The relationships between both the variables (dependent and independent) were established by using Regression analysis with the help of SPSS-16.0 software.

Table 2 Linear Regression Model Summary for all the Three Insurance Brands

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.689	0.474	0.473	7.25142	0.474	485.445	1	538	.000
a. Predictors: (Constant), VAR00002									
b. Dependent Variable: VAR00001									

Table 3 Linear Regression Coefficients for all the Three Insurance Brands

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	36.706	4.095		8.963	.000	28.661	44.751
	VAR00002	0.709	0.032	0.689	22.033	.000	0.646	0.772

a. Dependent Variable: VAR00001

The cause and effect relationship between the advertising message and brand image is significant as indicated by beta value of 0.689 and t value of 22.033 significant at 0 level of significance. R2 indicates the percentage error of the dependent variable explained by the independent variable. Coefficient r2 value is 0.474 indicating that change of 100% in advertising message will make 47.4% changes in the brand image. Thus advertising message is a strong predictor of brand image. The regression equation on the basis of linear regression can be framed as given below:

Y= 36.706 + 0.709 x + e
X= Independent Variable (advertising message)
Y= Dependent Variable (Brand image)
E = Error Term

Throughout the history of modern advertising, industry leaders have recommended that the advertising message be used as a way to differentiate the advertised brand from competitive brands (Stewart and Furse 1986; Aaker, Batra, and Myers 1992). For example, Borden (1942), an early pioneer in the field of advertising research, was a proponent of brand differentiation through effective advertising. David Ogilvy (1963) shared the belief that advertising should be used to clearly distinguish a brand from its competitors by creating a unique image. Rosser Reeves (1966), another early advocate of brand differentiating strategies, emphasized the use of a specific product benefit as a way to sell the brand.

Before applying regression analysis the relationship between the two variables was checked through curve fitting. The results of curve fitting analysis displayed in table 4.15 above show that the R, R2, F and Beta values of Linear curve are among the highest for all the curves. Some of the other curves have higher values on some parameters and low on others; whereas linear curve has consistently high values.

Therefore, linear regression was applied to evaluate the relationship between the independent variable (**advertising message**) and the dependent variable the (**brand image**) of LIC brand.

Table 4 Linear Regression Model Summary for LIC

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.674	0.455	0.452	6.83398	0.455	148.403	1	178	.000

a. Predictors: (Constant), VAR00002

b. Dependent Variable: VAR00001

Table 5 Linear Regression Coefficients for LIC

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	44.156	6.462		6.834	.000	31.405	56.907
	VAR00002	0.636	0.052	0.674	12.182	.000	0.533	0.739

a. Dependent Variable: VAR00001

Y= 44.156 + .636 x + e
X= independent variable (advertising message)
Y= dependent variable (Brand image)
E = error term

The cause and effect relationship between the advertising message and brand image is significant as indicated by beta value of 0.674 and t value of 12.182 significant at 0 level of significance. R2 indicates the percentage error of the dependent variable explained by the independent variable. Coefficient r2 value is 0.455, indicating that change of 100% in advertising message will make 45.5% changes in the brand image. Thus advertising message is a strong predictor of brand image.

Table 6 Linear Regression Model Summary for ICICI Prudential

Model Summary									
Model	R	R Square	Adjusted R square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.679	0.461	0.458	5.15370	0.461	152.298	1	178	.000
a. Predictors: (Constant), VAR00002									
b. Dependent Variable: VAR00001									

Table 7 Linear Regression Coefficients for ICICI Prudential

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	47.261	6.431		7.349	.000	34.571	59.951
	VAR00002	0.625	0.051	0.679	12.341	.000	0.525	0.725
a. Dependent Variable: VAR00001								

Y= 47.261 + 0.625 x + e
X= independent variable (advertising message)
Y= dependent variable (Brand image)
E = error term

The cause and effect relationship between the advertising message and brand image is significant as indicated by beta value of 0.679 and t value of 12.341 significant at 0 level of significance. R2 indicates the percentage error of the dependent variable explained by the independent variable. Coefficient r2 value is 0.461, indicating that change of 100% in advertising message will make 46.1% changes in the brand image. Thus advertising message is a strong predictor of brand image.

Table 8 Linear Regression Model Summary for ING Vysya

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.633	0.401	0.397	8.91308	0.401	118.918	1	178	.000
a. Predictors: (Constant), VAR00002									
b. Dependent Variable: VAR00001									

Table 9 Linear Regression Coefficients for ING Vysya

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	38.099	8.538		4.462	.000	21.249	54.948
	VAR00002	0.711	0.065	0.633	10.905	.000	0.583	0.840
a. Dependent Variable: VAR00001								

The cause and effect relationship between the advertising message and brand image is significant as indicated by beta value of 0.633 and t value of 10.905 significant at 0 level of significance. R2 indicates the percentage error of the dependent variable explained by the independent variable. Coefficient r2 value is 0.401, indicating that change of 100% in advertising message will make 40.1% changes in the brand image. Thus advertising message is a strong predictor of brand image.

Y= 47.261 + 0.625 x + e
X= independent variable (advertising message)
Y= dependent variable (Brand image)
E = error term

Discussion

The cause and effect relationship between the advertising message and brand image is significant. The advertising message is a strong predictor of brand image. To check the relationship between independent variable advertising message and dependent variable brand image the regression analysis was used. The regression analysis was done for all three brands taken together, individual brands and individual ads. It was found that impact of advertising message on brand image was there for all three brands, but it was more significantly found for ING Vysya, then ICICI Prudential and lastly for LIC. Less impact was seen in case of LIC because it is a strong and established brand in itself, therefore had less impact of advertising message on its brand image. Review literature also shows that there is impact of advertising message on the brand image.

Full attention was paid while administering the instruments for collecting data for the study to ensure that advertising massages were presented to consumers in the right sequence because the way information is framed or executed may significantly influence consumers' judgment and decisions about products (for a review of framing research, see Levin, Schneider, and Gaeth, 1998). For example, a message could accentuate potential gain to consumers resulting from product use (i.e., a positively-framed message). Alternatively, a message could emphasize possible loss if the product is not chosen (i.e., a negatively-framed message).

Because of the elapsed time between exposure and behavior, advertising has to work through people's memory. The gap may be seconds for an ***in***-store display, two months or more for an instant coffee, or years for car or insurance campaigns. It requires long-term memory (LTM).

Recent developments ***in*** physiological memory research suggest that synapses need to be consolidated (nerve cells linking) for information to be processed into LTM (Franzen and Bouwman, 2001; du Plessis, 1998). More immediately actionable is the psychology of the memory process. Learning of a name, for example, mostly comes through the old-fashioned process of rehearsing the input (e.g., Baddeley, 1974).

Once a message or image is placed **in** our long-term memory, it seems virtually never to be forgotten (e.g., Hunter, 1964; Franzen and Bouwman, 2001). Formal recognition tests and general experience have long confirmed this (e.g., recognizing the picture seen once 20 years ago, or the first chord of Beethoven's Seventh for those who know the Seventh).

Manipulation of involvement will help to enhance internal validity (i.e., the ability to draw cause and effect inferences) and rule out confounding extraneous variable explanations (Carlsmith, Ellsworth, and Aronson 1976; Cook and Campbell 1979). However, manipulations of involvement in advertising message content vary greatly, including instructions for the memorization of ad content, expectations of purchase decisions, implications of purchases influenced by brand differences, expectations of local product availability, and distraction to reduce involvement (Gardner 1985; Gardner, Mitchell, and Russo 1978; Laczniak, Muehling, and Grossbart 1989; Park and Young 1986;). To be successful, however, researchers must manipulate differing levels of involvement in ad content, while holding all other factors constant (Andrews 1988; Apsler and Sears 1968). The above was achieved in the current study through use of eighteen different ads having different messages used by three different Insurance service providers.

The response model assumes that when people are exposed to a message, they have psychological processes that determine the impact of the message. Wright (1973) asserted that three distinct responses are identified in the psychological process of a message acceptance: counter-argument, source derogation and support argument.\

When it comes to changing the message receiver's beliefs about the advertised brand (Stafford 1993), rational appeals are favored by advertising practitioners. Rational appeals come from the traditional information processing models of decision making which presume that consumers make logical and rational decisions (Holbrook and O'Shaughness 1984). Rational appeals rely on their persuasiveness, the power of arguments or reasons for brand attributes (Aaker et al 1992).

Brand identification is defined as a degree of identifying a consumer's self image with the brand image (Yi and La 2003). According to Graeff (1996), as the consumer's self image identifies with the brand image, positive brand attitude grows. Thus, a positive attitude toward a brand is likely to form when self image matches with brand image. It is important to note that consumers express themselves through the brand and feel more attached and favorable to the brand with which they identify themselves (Yi and La 2003). Yi and Lee (2004) report that as brand identification increases brand loyalty also increases. Interestingly, Grubb and Hupp (1968) hypothesized that people who use the same brands will have similar self images whereas people who use different brands will have different self images. Their study, which was conducted in collaboration with Volkswagen and Pontiac, supported the hypothesis.

2 Conclusions of the Study

The objective was to find out the relationship between advertising message as independent variable and brand image as dependent variable using simple linear regression. Before applying regression analysis the relationship between the two variables advertising message and brand image was checked through curve fitting for all the three insurance companies separately. The results of curve fitting shows that the R, R^2, F and Beta values of Linear curve are among the highest for all the curves. Some of the other curves have higher values on some parameters and low on others, whereas linear curve has consistently high values. Therefore, linear regression was applied to evaluate the relationship between the independent variables (ad message) and the dependent variables the (brand image) of all the three brands included in the study. The relationship was found to be high for all the three Insurance brands.

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