THE IMPACT OF VISUAL STRATEGY AND RACE AND GENDER CONGRUENCY ON SOURCE CREDIBILITY OF PRINT ADVERTISEMENTS

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Source credibility has been thought to have a significant impact on attitude toward the ad, attitude toward the brand and purchase intent. This paper expands on the traditional dimensions of source credibility (expertise, trustworthiness and attractiveness) to include similarity and likeability. It then uses these dimensions of credibility to determine how they influence a consumers' attitude toward the advertisement. Moreover, this paper examines the relationships between a consumers' attitude toward the ad, brand attitude and purchase behavior and proposes a model of these relationships. Results indicate that expertise, attractiveness and liking were all significant factors influencing a consumers' attitude toward the ad, as well as supporting the hypothesized relationships between attitude toward the ad, brand attitude and purchase intent. Taking this idea of credibility one step further, this paper hypothesizes that congruency between the model's race and that of the respondent will produce higher credibility. Results indicate that this is not entirely supported, but there does appear to be significant differences in attractiveness (i.e., respondents with the same race of the model in the ad rated the ad as more attractive). Gender was also tested, and it appears that regardless of gender, ads with female models are rated more attractive.

INTRODUCTION

The United States has been looked upon favorably for reinforcing the self-esteem of emerging minorities by utilizing a variety of different models and cultural cues in advertising. This infusion of diversity into advertising has also been said to strengthen a consumer's ethnic identification (Korzenny, 2008). In fact, many companies attempt to tailor not only their ads, but their products and sales strategies to appeal to different groups of consumers, in terms of race, gender, age and even sexual orientation (O'Heir, 2007; Parpis, 2010). In advertising, however, the practice of incorporating diversity is ahead of academic researchers who are just beginning to understand each of the factors that influence consumers' perceptions of advertising, in fact, most current research is looking at race and gender and their portrayal in advertising with

regard to stereotypes and diversity issues as opposed to considering effectiveness (Briggs, et al., 2010; Eisend, 2010; Villegas et al., 2010; Banwart, 2010). In that vein, this paper explores credibility in advertising by incorporating similarity and likeability with traditional dimensions of source credibility (expertise, trustworthiness and attractiveness), to create a hypothetical model of advertising effectiveness. Beyond that, however, this paper looks at the degree to which visual strategy of the ad, race of the model and gender of the model affect these dimensions of source credibility. This paper contributes to the literature by expanding the concept of source credibility, more deeply exploring the relationships between source credibility and consumers' attitudes toward the ad, brand attitude and purchase intent, and understanding how specific features of an advertisement, such as visual strategy, race and gender of the model affect this credibility. Moreover, this paper includes a brief literature review of source credibility as well as the work done on specific features of an ad such as a model's race or

gender, followed by a section dedicated to the development and testing of hypotheses. Lastly, this paper will conclude with a discussion of the results, the contribution, and the possibilities for further research.

SOURCE CREDIBILITY

Source credibility is defined as the credibility of the endorser, spokesperson, or individual in an advertisement. Meaning, that the spokesperson in the ad can be a customer, company employee, celebrity, or, as used in this study, a typical person model (Clow et al., 2006). Researchers have been studying source credibility because they believe that establishing credibility is critical to creating an effective advertisement. To this end, researchers have attempted to measure source credibility and better understand what factors influence it.

In measuring source credibility, several researchers utilize just three dimensions: 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 likability.

Researchers have found that increased source credibility positively impacts the business, or brand, in several ways. For example, credible spokespersons elicit a greater attitude change than less credible spokespersons (Sternthal et al., 1978). Moreover, people are likely to discount messages that they receive from sources with low credibility (Eagly and Chaiken, 1975). In addition, research 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 et al., 2002; Goldsmith et al., 2000;

Clow et al., 2006). It is no wonder that the many advantages to high source credibility have researchers scrambling to find out what makes a credible source. Are there pieces of 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 commercial 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 factors influencing source credibility, such as the visual strategy of the ad, as well as the spokesperson's race and gender, in the hopes of uncovering other pieces of an ad that can be manipulated to improve source credibility.

HYPOTHESES

Brand attitude and purchase intentions are frequently used as indicators of advertising effectiveness (Till and Busler, 1998; Till and Busler, 2000; Lafferty and Goldsmith, 2004; Ohanian, 1990). In fact, many studies have looked at both of these constructs as measures of advertising effectiveness yet few have gone beyond a cursory explanation of the relationship between brand attitude and purchase intent. Hence, this paper proposes that the attitude that consumers' form about a particular brand directly affects their purchase intentions regarding that brand, thus we hypothesize:

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

The question then becomes: what influences brand attitude? This research makes the assumption that attitude toward the ad is critical to a consumer's brand attitude formation. This is not a new concept and, in fact, previous research has demonstrated that there is a strong relationship between attitude toward the ad

(A_{ad}) and brand attitude (A_b), leading researchers to speculate about a causal relationship, $A_{ad} \rightarrow A_b$ (MacKenzie et al., 1986; Gardener, 1985; Mitchell and Olson, 1985; Park and Young, 1984). We look to add further credence to this relationship by hypothesizing the following:

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

In working backwards from purchase intentions, it then becomes important to understand what goes into to forming attitudes about the ad. Source credibility has been assumed to play a part in determining brand attitudes and purchase intentions (Clow et al., 2006; Ohaian, 1990). Instead, however, we have proposed that the attitude toward the ad (A_{ad}) directly affects the attitude toward the brand (A_b), which ultimately determines purchase intent. If these relationships hold true than the attitude toward the ad is more likely to be influenced by source credibility, which is similar to the ideas of previous researchers who believed source credibility influenced brand attitudes and purchase intent directly.

Of the source credibility dimensions, expertise has been shown to be one of the most significant factors in explaining a consumers' brand attitude as well as their intent to purchase (Till and Busler, 1998; Ohanian, 1990). Thus, we predict that it will also be an important factor in determining the attitude toward the ad:

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

Trustworthiness has also been used in previous research examining advertising effectiveness. Unlike the work done with expertise, however, the results of studies linking trustworthiness to purchase intent have been mixed (Pompitakpan, 2003; Ohanian, 1990). In an attempt to clarify the effect of trustworthiness on advertising effectiveness we propose the following:

H₄: The source's perceived trust-worthiness has a direct impact on attitude towards the ad.

Attractiveness, another dimension of source credibility, has also been investigated as a way to increase advertising effectiveness, and like trustworthiness, research results have been mixed. In some studies, attractiveness has been shown to positively affect purchase intention and brand attitude (Till and Busler, 2000). In others, however, manipulating attractiveness did not produce significant results (Lafferty and Goldsmith, 2004). Unlike these previous studies, however, we will look at attractiveness and its effects on attitude toward the ad and attempt to define the relationship by hypothesizing the following:

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

In adding to the traditionally used dimensions of credibility, this paper includes similarity. The reason for including similarity is based on the work of social psychologists, who have long assumed that effective communication is enhanced by a perceived similarity between the two communicators (Swartz, 1984). Additionally, one study concluded that consumers were more likely to be persuaded by a source that was similar to them with regard to a particular item, than the source that was dissimilar but perceived to be more knowledgeable about the subject at hand (Brock, 1965). We hypothesize that this similarity, which increases effective two-way communication, will also aid in the formation of a consumer's attitude toward an ad, a one-way form of communication, thus:

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

Likeability, a recently included 'fourth dimension' of credibility also appears to influence advertising effectiveness (Clow et al., 2006). Moreover, likeability appears to improve brand attitude and purchase intent in addition to being a strong factor linked to persuasion and sales (Smit et al., 2006). Just as likeability has been a factor in so many other measures of advertising effectiveness, we

believe it affects a consumers' attitude toward the ad:

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

Each of the above hypotheses is being presented in this paper to illustrate the hypothesized model of advertising effectiveness and its effects on purchase intent (Figure 1).

Elements of the visual in advertising have been researched in the past but much of what makes an effective advertising visual is still not understood.   For instance, researchers have shown that while artistic renderings of scenes were more apt to draw a consumer's attention, a photograph of that same scene is better at creating positive attitudes toward the ad, attitudes toward the brand as well as stronger behavioral intentions (or likelihood of visiting the brand's website) (Miller and Stoica, 2003). Additionally, a consumer's personality may have a great deal to do with how they respond to an ad's imagery.   Moreover, a study has shown that intuitive people are more likely to respond to 'big picture' visuals (e.g., a picture of moonlit night in a mattress ad) , while sensor personality types are more drawn to concrete visuals of the product being advertised (e.g., a picture of a mattress in a mattress ad) (LaBarbera et al., 1998). This paper goes a step further, by using three distinct visual strategies to better understand visual strategy's affect on credibility. We predict, however, that because all of these are photos (not renditions) of models there will no distinguishable effect on credibility, thus:

H₈: The visual strategy used in the ad does not have an impact on any of the five source characteristics.

In addition to visual strategy, this paper looks at the model's race as a predictor of credibility. Recently, many US advertising firms have begun using minority models to reinforce the self-esteem of emerging minority groups, enhance ethnic identification, and appeal to these growing consumer groups (Korzenny, 2008).   Similarly, there is increasing diversity

on our catwalks and runways during fashion week (Liu, 2008). While research has shown that including minorities in the visuals of recruitment advertisements may assist in recruiting minorities with little effect on non-minorities (Perkins et al., 2000), there is limited research to see if using minorities in consumer advertisements improves marketers' effectiveness, thus we predict that ads featuring models of the same race as the subject will be rated higher in each of the dimensions of credibility.

H₉: Consistency between the race of the model and the race of the respondent will result in an increase in the five source characteristics.

If consumer identification with the model in an ad is important, we propose that this phenomenon extends past race to affect gender. Thus, we predict that females will be more positively affected by ads featuring a female model and males are more likely to be influenced by a male model, thus:

H₁₀: Consistency between the gender of the model and the gender of the respondent will result in an increase in the five source characteristics.

METHODOLOGY

The objective of this research was to investigate visual strategy and race and gender congruency on source credibility and then source credibility's impact on attitude towards an ad. We used a service industry due to the marked growth of service providers in the US, and specifically, 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 or recall affects from respondents having been previously exposed to the ad. 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 ad, their attitude towards the brand, their purchase intentions, and the five source credibility subcomponents of expertise, trustworthiness, attractiveness, similarity, and liking,

A total of 560 surveys were completed. The demographic profile of the sample is provided in Table 1. In terms of school classification, the largest group was seniors, 41.6 percent. Another 30.7 percent were juniors. The sample was 52.9 percent female and 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 the remaining respondents were other races. Almost half, 47.1 percent, had incomes of less than $20,000.

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

The purchase intent construct was measured using a 3-item scale. The Cronbach alpha for the scale was .895 (see Table 3). Brand attitude was measured using 10 different items and had a Cronbach reliability score of .963. Attitude towards the ad was measured using 7 items with a Cronbach alpha score of .836. Expertise and trustworthiness were each measured using 5-item scales with reliability scores of .872 and .829, respectively. The attractiveness scale had 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.

RESULTS

The theoretical model shown in Figure 1 and the hypothesis listed were tested using LISREL. The results of the analysis are shown in Table 4. The Chi-square for the model with 11 degrees of freedom was 67.72. The Root Mean Square Residual was 0.070, the Goodness-of-Fit index was 0.97, and the Adjusted Goodness-of-Fit was 0.91. These results show an adequate fit between the hypothesized model and the data obtained.

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

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

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

TABLE 1:
Sample Characteristics

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%

TABLE 2:
Ad Composition

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

TABLE 3:
Reliability of Scales

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

TABLE 4:
LISREL Results

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

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

Anova and t-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 5 provides

the results by visual strategy. Expertise, trust, and liking were significantly different. 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. Hypothesis 8 was not supported.

The sample was divided into two groups, Caucasian (N=386) and African American (N=84) to test the hypothesis 9. Table 6 provides the results of the ANOVA test for the
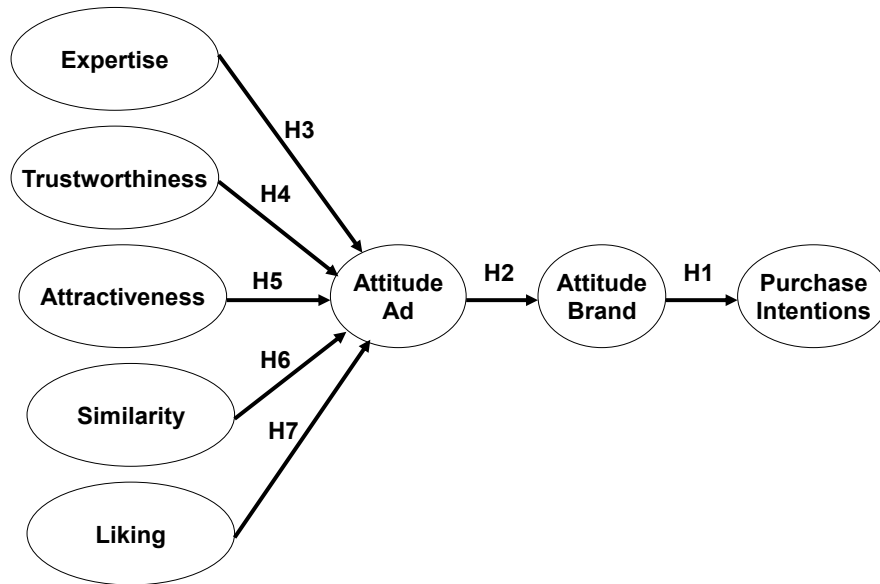
FIGURE 1:
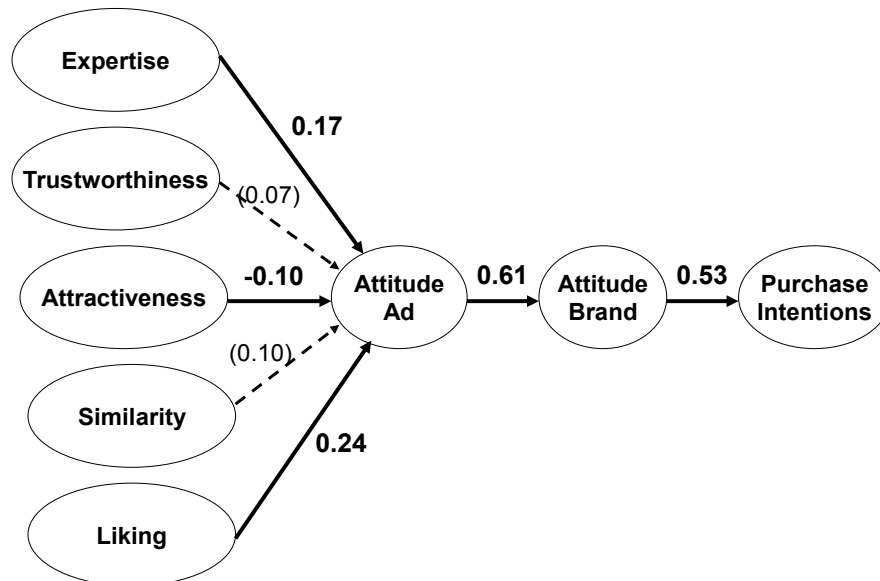**Hypothesized Model**

FIGURE 2:
Results of Lisrel Model

TABLE 5:
Source Characteristics by Visual Strategy

Source Character-istic	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

Caucasian respondents while Table 7 provides results for the African American respondents. For the Caucasian group, significance differences were found for expertise, attractiveness, similarity and liking. For the African American group, however, the only significant difference was found in attractiveness. In almost every case, when the dimension was significant, the credibility component rated higher when there was consistency between the race of the respondent and model. The only exception was expertise, because although there was a significant difference among Caucasian respondents, they rated ads featuring Asian-American models as highest in expertise. Because we did not find support for each dimension, we can only state that we have limited support for Hypothesis 9.

The last analysis examined the gender of the model. Results are shown in Tables 8 and 9. Just as was done to test Hypothesis 9, the sample was split into two groups: Females (N=296) and Males (N=245). Although we predicted each gender to be more inclined to rate credibility higher when viewing ads featuring models of their own gender, this was not the case. For females, the only significant difference was found in attractiveness (Table 8), while for males, significant differences were found for attractiveness and liking (Table 9). In each case a significant difference was found, however, the respondent, regardless of gender, rated ads with female models higher. Thus, Hypothesis 10 was not supported.

DISCUSSION

As would be expected, attitude towards the brand has been shown to significantly impact purchase intentions. While this study featured the financial services industry, specifically a credit card company, we would expect this to be the case with most industries. Additionally, this work has shown that, as with other products, attitude towards advertising will impact individuals' attitude toward the brand. Furthermore, because these two linkages were strongly supported, we went on to establish what type of source credibility factors influence a customer's attitude toward a financial service advertisement.

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

Similarly, "expertise" also had a positive impact on attitude toward the ad. Adjectives used in the study that measure expertise were: experienced, qualified, expert, skilled, and knowledgeable. For credit cards, measuring expertise is a bit more tricky. Since the target audience was college students, college-age

TABLE 6:
Source Factors Based on Ethnicity of Model by Caucasian Respondents

Variable	Ethnicity of Model in Ad			F-Value	P-Value
	African-American	Asian-American	Caucasian		
Expertise	3.63	3.78	3.32	5.724	.004
Trust	5.02	5.04	4.93	0.332	.718
Attractiveness	3.49	3.15	3.55	4.845	.008
Similarity	3.67	3.55	3.89	3.555	.030
Liking	4.10	4.11	4.35	3.137	.045

N= 386

TABLE 7:
Source Factors Based on Ethnicity of Model by African-American Respondents

Variable	Ethnicity of Model in Ad			F-Value	P-Value
	African-American	Asian-American	Caucasian		
Expertise	4.17	4.05	3.64	1.653	.198
Trust	5.37	5.40	4.73	2.982	.056
Attractiveness	3.90	3.30	3.37	3.282	.043
Similarity	4.40	4.05	3.80	2.303	.107
Liking	4.54	4.64	4.25	1.686	.192

N= 84

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

An unexpected result was the inverse relationship between "attractiveness" and attitude toward the ad. Although we had initially assumed that the more attractive a model was perceived to be, the higher the credibility. But, the reverse was found in the study. The less attractive the model appeared to be, the more credible they were seen and the more positive the attitude towards the advertisement. The measures to capture attractiveness included: sexy, beautiful, elegant, and attractive. This result lends support to work done by Koernig and Page which found that in attractiveness related services (i.e., a haircut) the attractiveness of the service provider increased perceived trust, expertise, and quality, while in a service industry that was not related to attractiveness (i.e., a dental checkup) the 'moderately attractive' service provider was perceived to be the most effective (Koernig and Page, 2002). Our use of a credit card service is arguably unrelated to attractiveness of the user and therefore, the attractiveness of the source may not be paramount. Other explanations include the possibility that the model may not be viewed as a regular college student, but a paid model instead. Thus, the person in the ad is no longer a fellow student if they are perceived to be

TABLE 8:
Source Factors Based on Gender of Model by Females

Variable	Gender of Model in Ad		T-Value	P-Value
	Male	Female		
Expertise	3.73	3.76	0.286	.775
Trust	5.07	5.18	0.809	.419
Attractiveness	3.13	3.58	3.983	.000
Similarity	3.76	3.88	1.008	.314
Liking	4.25	4.25	0.000	1.000

N= 296

TABLE 9:
Source Factors Based on Gender of Model by Males

Variable	Gender of Model in Ad		T-Value	P-Value
	Male	Female		
Expertise	3.42	3.60	1.160	.247
Trust	4.77	4.95	1.129	.260
Attractiveness	2.92	4.10	8.367	.000
Similarity	3.56	3.78	1.584	.115
Liking	4.00	4.34	2.823	.005

N= 245

highly attractive. Although we cannot determine from this research the exact reason for this inverse relationship, we can conclude that in choosing a model for the ad for a credit card, it is important to choose someone who looks like an ordinary person, not someone who appears to be a model paid to be in the ad.

When examining the importance of visual strategy, the slice-of-life scored the highest on all five source characteristics. The emotional visual strategy scored the lowest, although it was only slightly lower than the scores for the fantasy approach. The only exception was on "liking" where the fantasy visual was very close to the slice-of-life. Thus, it would appear in designing credit card ads for college students that using a slice-of-life visual is the best. A fantasy approach would also be feasible since it scored high on "liking," which was the most important source characteristic in terms of impact on attitude towards the ad.

In examining the race of the mode in the ad, we hypothesized that congruency between the model and the respondent would increase perceived credibility. In terms of attractiveness of the ad, this does appear to be true for both Caucasians and African Americans. Furthermore, for Caucasians, the hypothesized relationship also holds true for similarity and liking. Contrary to the hypothesized relationship, however, Caucasians rated Asian Americans higher in terms of perceived expertise. It is unclear whether this would be true across multiple industries, or if this is an artifact of the industry we chose to examine (i.e., credit cards). Thus, this study found limited support for this hypothesis and would strongly encourage other researchers to examine this relationship in other industries for a clearer picture of the phenomenon.

For gender, both male and female respondents clearly believed ads featuring female models

were more attractive. Furthermore, males significantly rated ads featuring female models as more likeable. Thus, it does not appear to matter if a model is the same gender as the consumer viewing the ad, as in both cases significant factors of credibility were a result of the ads featuring female models being rated superior to males. The implication of this to marketers is to use female models when possible as they appear to appeal to both genders.

In conclusion, in developing advertisements, ad creatives need to pay particular attention to developing ads that score high on liking and expertise. It is also important that the model be viewed as a regular person and not as a model. Thus, attractiveness is important, but it can damage attitude towards the ad if the person appears to be too attractive.

In terms of ad design, the slice-of-life appears to be the best visual strategy. Fantasy approaches can be used, but may not yield quite as good results. Using a model whose race is consistent with that of your target market may be more important if your target market is largely Caucasian, as more factors of credibility were significantly affected by race in this group. Lastly, using a female in the ad appears to be superior to using a male, at least for financial services.

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