CHAPTER 1

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The field of advertising is very broad and diverse. There are two commonly observed purposes of advertisements that are to inform and to influence. The word advertising comes from the Latin word ‘advertere’ meaning ‘to turn the mind toward’. According to Kaptan (2002), the word advertisement first appears around 1665 A. D., as a heading for commercial information by storekeepers. Belch & Belch (2008) defines advertising as any paid form of non personal communication about an organization, product, service, or idea by an identified sponsor. It also says that the advertising affects consumer preference and tastes, changes the product attributes, and offerings. It informs consumers about product attributes. As advertisers increasingly seek greater communication effectiveness, more careful consideration needs to be given to the selection of the type of advertising appeal used for each target group (Ruiz and Sicilia, 2004). Williams (2000) noted that the decade of the 1980’s has witnessed a significant increase in the attention advertising and consumer researchers have devoted to the role of emotion in advertising appeals.

According to Holbrook and Hirschman (1982) emotional appeals come from the emotional, experiential side of consumption. Kotler and Armstrong (1991) define emotional appeal as an: “attempt to stir up either negative or positive emotions that can motivate purchase. These include fear, guilt, and shame appeals that get people to do things they should or stop doing things they shouldn’t. Communicators also use positive emotional appeals such as love, humour, pride and joy.”

Emotional appeals are often strategically employed to influence consumers indirectly and make the consumer feel good about the product (Calder and Gruder 1989) and make a brand liked or friendly (Batra and Ray 1985), relying on feelings for effectiveness (Aaker et al 1992). An ad cannot be completely one or the other. Emotional appeal ads may have rational appeal
components while rational appeal ads can have emotional appeal component respectively. Stafford (1993) suggests that both types of meanings occur in all ads and only case by case does the balance vary.

Narrating the rationality of use, Belch & Belch (2008) says that it was often found that the emotional appeals are used in the advertisement of the products which are difficult to differentiate on functional ground. This helps to create a distinct brand image which ultimately serves the purpose of differentiation for selling. Emotional Appeals relate to the customers’ social and/or psychological needs for purchasing a product or service. Many consumers’ motives for their purchase decisions are emotional, and their feelings about a brand can be more important than knowledge of its features. Fear is an emotional response to a threat that expresses, or at least implies, some sort of danger. Ads sometimes use fear appeals to evoke this emotional response and arouse individuals to take steps to remove the threat (p.184). The fear appeal in advertisement is negative emotional appeal to arouse and remove threat of an individual.

1.1 Negative Emotional Appeals and Cognitive Processing Style

Appeal to emotion is a potential fallacy which uses the manipulation of the recipient's emotions, rather than valid logic, to win an argument. Also this kind of thinking may be evident in one who lets emotions and/or other subjective considerations influence one's reasoning process. This kind of appeal to emotion is a type of red herring and encompasses several logical fallacies, including:

Appeal to consequences, appeal to fear, appeal to flattery, appeal to pity, appeal to ridicule, appeal to spite, wishful thinking.
One of the most widely used methods for examining consumer’s cognitive processing of advertising message is assessment of their cognitive responses, the thought that occur to them while reading, viewing, and/or hearing a communication. Its focus has been determining the types of response(s) evoked by an advertising message and its relation to attitude towards the advertisement, brand and purchase intention.

Product/Message Thoughts create two types of arguments (1) Counter argument (2) Support Arguments. Counter arguments are thoughts the recipient had and that are in opposition to the position taken by the message. Support arguments are thoughts that affirm the claims made in the message.
Source-Oriented thoughts are one of the most important types of response in this category. Receivers who react favourably towards thoughts are source bolsters. Advertisement Execution Thoughts consist of thoughts about the advertisement itself. Many of thoughts receivers have when reading or viewing an advertisement do not concern the product and/or message claims directly. They are important because of their effect on attitude toward the advertisement as well as brand. Advertisers are interested in consumer’s reaction to the ad because they know that affective reactions are an important determinant of advertising effectiveness, since these reactions may be transferred to the brand itself or directly influence the purchase intentions.

1.2 Advertising Campaign
In developing an advertisement for an advertising campaign, there are theoretical frameworks that can be useful, including:

- The hierarchy of effects model
- A means-ends theory
- Visual and verbal frameworks

1.2.1 Hierarchy of Effects
The hierarchy of effects model is helpful in clarifying the objectives of an advertising campaign as well as the objective of a particular advertisement. The model suggests that a consumer or a business buyer moves through a series of six steps when being convinced to make a purchase:
1. Awareness.
2. Knowledge.
3. Liking.
5. Conviction.
6. The actual purchase.

Although the hierarchy of effects model helps creative to understand the impact of an advertisement on viewers, some of its underlying principles have been questioned. For instance, there are times when consumers may first make
a purchase and then later develop knowledge, liking, preference, and conviction.

The major benefit of the hierarchy of effects model is that it is one method that can be used to identify the typical steps consumers and businesses take when making purchases. The components of the hierarchy of effects approach highlight the various responses that advertising or other marketing communications must accomplish. The hierarchy of effects model has many similarities with theories regarding attitudes and attitudinal change, especially regarding cognitive, affective, and connotative components.

1.2.2 Means-Ends Theory

A means leads the consumer to a desired end state. Means-ends theory is the basis of a model called MECCAS. MECCAS stands for Means-Ends Conceptualization of Components for Advertising Strategy. MECCAS model suggests five elements should be utilized in creating ads:

1. The product’s attributes.
2. Consumer benefits.
3. Leverage points.
4. Personal values.
5. The executional framework.

The MECCAS concept also applies to business-to-business advertisements. The personal values of members of the buying centre might include job security for making good decisions, self-fulfilment, wisdom, and social acceptance by other members of the buying group.

1.2.3 Leverage Points

A leverage point is the feature of the ad that leads the viewer to transform the advertising message into a personal value. To construct a quality leverage point, the creative must be able to build a pathway that connects a product benefit with the potential buyer’s value system. Creative spends considerable amounts of time designing ads with powerful leverage points. Executional frameworks and various types of appeals, as described in the upcoming pages, are the tools creatives use to help the consumer make the transition from being aware of a product’s benefits to incorporating it with his or her value system.
1.2.4 Verbal and Visual Images
A key decision made by the creative determines the degree of emphasis given to the visual elements of the ad versus the verbal elements. Combining visual with verbal elements can cause a message to be dual-coded and more easily remembered.

Visual images:
• Often lead to more favourable attitudes toward both the advertisement and the brand
• Tend to be more easily remembered than verbal copy • Are stored in the brain both as pictures and words
• Range from very concrete and realistic to very abstract

Because radio does not have a visual component, radio advertisers often try to create visual images for the audience.

Visual imagery is especially important in the international arena. Global advertising agencies try to create what they call visual Esperanto, which is a universal language that makes global advertising possible for any good or service and transcends cultural differences. The most important task in creating visual Esperanto is to create the appropriate visual image.

There are four steps in creating an advertising campaign:
1. Determining the Objectives
2. Creative Decisions
3. Media Decisions
4. Evaluate the Campaign
In recent years, more business ads have incorporated strong visual elements to heighten the emotional aspects of making a purchase.
The appeal to be used should be based on a review of the creative brief, the objective of the advertisement, and the means-ends chain to be conveyed.

1.3 Advertising Appeals

1.3.1 Fear Appeals

Fear appeals are used because they work. Fear increases both the viewer’s interest in an advertisement and the persuasiveness of that ad. There is a theoretical explanation regarding the way fear works. It is referred to as the behavioural response model. A business-to-business advertiser offering Internet services may try to focus on the severity of down time if a company’s Internet server goes down or the firm’s vulnerability. A key decision is how strong to make the fear in the advertisement. Most advertisers believe a moderate level of fear will be the most effective. Too much fear causes the viewer to turn away. Too little does not attract attention.

1.3.2 Humour

Humour is effective in both getting attention and keeping it, which helps the ad cut through clutter. Humour is used in about 30% of all advertisements. The success of humour as an advertising tactic is based on causing consumers to:

• Watch
• Laugh
• Most importantly, remember

In recall tests, humorous ads are often the most remembered. To be successful, the humour should be directly connected to the product’s benefits. Unfortunately, humorous ads can also backfire. Advertisers must be careful to avoid letting the humour overpower the advertisement. When humour fails, it is usually because the joke in the ad is remembered but the product or brand is not.

Sarcasm and jokes made at someone’s expense are often popular with younger audiences, but are not well received by baby boom and older generations.
1.3.3 Sexual Appeal

A common sexual appeal in advertising is to use decorative models in an advertisement whose primary purpose is to adorn the product as a sexual or attractive stimulus but with no other functional purpose in the ad. When researchers examined the impact of sexual visual stimuli, they found these types of stimuli affected attitudes in four ways.

1. Consumers tend to form inferences about the advertised brand based on the information presented in the visual part of the ad.
2. If the visual element is evaluated positively, consumers tend to develop positive attitudes toward both the ad and the brand. If the visual element is evaluated negatively, then the reverse was true.
3. In advertising with explicit visual sexual content, the sexual appeal often interferes with message comprehension.
4. Ads with explicit visual sexual components produce greater purchase intentions.

1.3.4 Emotional Appeals

Emotional appeals are based on three ideas, as given below:

1. Consumers ignore most advertisements.
2. Rational appeals go unnoticed unless the consumer is in the market for a particular product at the time it is advertised.
3. Emotional advertising can capture a viewer’s attention and help develop an attachment between a consumer and a brand.

Most creatives view emotional advertising as the key to developing brand loyalty. In 1998, 21 of the 34 Effie Gold Awards presented by the New York Chapter of the American Marketing Association used emotional appeals. The most common approach used by winners was to combine humour with emotions.

Business-to-business advertisers are using more emotional appeals. In the past only 5% to 10% of all business-to-business ads utilized an emotional appeal. Today, that percentage is around 25%.

1.3.5 Scarcity Appeals

Scarcity appeals urge consumers to buy a particular product because of a limitation. The limitation can be a limited number of the products available,
or, more often, that the product is available for only a limited time. A scarcity appeal is often used with other promotional tools, such as a price discount to encourage retailers who stock up.

The primary benefit of scarcity appeals is that they encourage consumers to take action.

**The Structure of an Advertisement**
The majority of ads prepared for publication or broadcast tend to have five elements:

1. The promise of a benefit (headline).
2. The spelling out of a promise (sub-headline).
3. Amplification.
4. Proof of the claim.
5. Action to take.

1.4 The importance of Punch line, Caption and Slogan in Advertisements

In today's world of revolutionary advertising, success of an advertisement campaign depends on how innovative and catchy your methods are. Ad Taglines and slogans play an important role in grabbing the attention of targeted segment as well as audience at large. Advertising Slogans not only help you sell and market your product to customers, but also make a deep impression on their minds and help to form a "recall value" of product or brand. Over the years various famous marketing gurus have worked their magic and have given us few famous taglines, punch lines which will always hold a distinct place in our minds.

Marketers know the importance of powerful words and use them as 'Punch lines for their product/brand endorsements. Although the Punch line as a marketing tool comes under Advertising which itself comes under the 'Promotion' of Marketing Mix. But there is a strong need of paying special attention to these One-liners or Punch lines or Ad slogans. Brand image can be defined as the characteristics and attributes perceived of a brand by a customer. Different consumers may have different brand images for a same brand. Brand image includes all the properties of the brand. Brand personality and brand image are more or less similar but the only difference is that brand
personality is much more oriented towards the emotional aspect of the brand. Brand image helps the customer to personify a brand. Consumers always perceives brand as a human being, which has certain values, beliefs, attitudes and characteristics apart from its functional and non-functional benefits.

It is very difficult to find out the right Punch line. Marketers have to select right words to form those sentences which can correctly express the positioning strategy of the brand. A bad Punch line can kill a good 'ad'. When a Marketer launches any new brand, the general idea is that initially he has to increase the awareness among the consumers by differentiating it from the offerings of the existing competitors or differentiating it from the same need fulfilling products. For that he has to convey his USP in its Positioning. The most basic job of a Punch line is to carry this USP along with it. Consumers must be able to figure out the USP from the Punch lines. It really needs lots of strategies to build up an accurate and catchy Punch line to set the Positioning of the brand in the mind space of the customer. The Punch line represents the values of the company, benefits, attributes, features, quality, cost, special technology and last but not the least the 'USP'. If we really want to appreciate the value of Punch lines, then imagine an advertisement without any Punch line. It looks like a dumb. So basically the Punch line is the voice of the brand, which primarily gives out the minimum momentum, thrust or impetus to push the brand in the mind of the customer. Is Punch line the 5th 'P' of the Marketing mix?"

Every product has its own personality and identity. Personality is illustrated in many ways, including the slogan. According to the definition in the dictionary, personality means "habitual patterns and qualities of behaviour of any individual as expressed by physical and mental activities and attitudes; distinctive individual qualities of a person considered collectively. Ideally, slogan needs to include the name of the product or brand. The absence of identity causes the slogan to be used and related to any product. However, this is from the point of idealness. 'Once driven, forever smitten' is an interesting slogan but it leaves out the name Vauxhall. This may cause other products or brands to be remembered. Advertising slogans are short, often memorable phrases used in advertising campaigns. They are claimed to be the most effective means of drawing attention to one or more aspects of a product. Its
purpose is to emphasize a phrase that the company wishes to be remembered by, particularly for marketing a specific corporate image or connection to a product or consumer base. The way a slogan connects the expression with the product can be done through the rhyming. If we look at interesting slogans, they demonstrate many characteristics. Some of them are brief, easily expressed, easy to understand, neat, compact, etc. Try to think of titles of books, songs or films that illustrate those characteristics. The concept of slogan is used among authors of books about advertising in various ways.

Advertising layout is divided into several parts: headline, body copy (the main part of the advertising message, often divided into subheads), signature line (a mention of a brand-name, often accompanied by a price-tag, slogan or trade-mark) and standing details (e.g. the address of the firm) (Leech 1972). In this understanding, slogan is not identified with headline and vice versa and the term is used in narrow sense. However, Greg Myers (Myers 1997) uses the term ‘slogan’ in larger sense - for any catchy phrase, what a headline definitely is. In many cases, the boundaries between slogan and headline disappear. For that reason, we accept the second idea and use the term ‘slogan’ in broader sense. The practical significance of slogans is well illustrated in the results of a study that examined changes in the market value of firms, when they announced a change in slogans. Conducted by Mathur and Mathur (1995), the research discovered an increase in market values soon after the changes were announced.

The authors concluded that this increase occurred because firms that announced changes in slogans were perceived to have carefully considered their marketing and advertising strategies, and developed the new slogans as a positive response to changes in factors such as demographics, consumer preferences, and competitive environment. As in slogans, the titles of those creative masterpieces are also marketing communication expressions that intend to sell ideas, attract attention and create interest. A few things should be avoided in slogan writing as these make the expression weak and ineffective. One, slogans that cannot be connected to the brand. Those are open statements that may be specific but do not refer to any specific product or brand. So, they can be used or included in any campaign. This, of course, will not achieve the aim of the campaign. Some slogans are the same or nearly the same and used
by many companies to market their products. Whether caption, also known as a cutline, is text that appears below an image. Most captions draw attention to something in the image that is not obvious, such as its relevance to the text. Captions can consist of a few words of description, or several sentences. Writing good captions is difficult, and the examples below may be helpful. Along with the title, the lead, and section headings, captions are the most commonly read words in an article, so they should be succinct and informative.

Tata Salt pioneered the branded salt movement in India in 1983. It was the first salt in India to be manufactured using vacuum evaporation technology. By doing so, it created a successful niche for itself and continues to occupy the leadership position.

Figure-1.4 Ad of Tata Salt

The Desh Ka Namak (Salt of the Nation) advertising campaign lent voice to the emotional connect and warmth that people associate with salt. In espousing the cause of the common man, through its insistence on saltiness for taste and the adequacy of iodine to ensure complete wellness, it earned for itself the epithet of Desh Ka Namak and the trust of consumers across the country. Today the brand is seen as reliable and trustworthy and promoting the health of customers. Its appeal cuts across regions and it has become an integral component of a majority of Indian kitchens. The brand has kept up with the times, reinventing itself in an age of health consciousness with Tata Salt Lite.
Like the larger Tata brand whose name is an integral part of its own name, Tata Salt upholds values of trust and purity. Twenty-five years after it stormed the marketplace with a high quality branded salt for consumers who had no alternative to rock salt, the brand continues to deliver delight and satisfaction to its customers.

TATA NANO recently launched their latest commercial in India. The ad looks fresh and perfect. The advertisement showcases all the features of Nano in great detail. Let's have a look at the ad.

**Figure-1.5: Ad of Tata Nano**

The ad starts with a little girl eagerly awaiting for something and keeps on looking out for it and then Nano comes into the picture. The girl is ecstatic and runs to receive her new car which her dad is driving home.

**Cadbury Dairy Milk Shots**

In the year 2010, the 'Shubh Aarambh' campaign was launched, drawing lines from the traditional Indian custom of having something sweet before embarking on something new. With 'Shubh Aarambh', Cadbury took the Dairy Milk journey a step further into the hearts of its million lovers.
With the current campaign ‘Khaane Ke Baad Meethe Mein Kuch Meetha Ho Jaaye’, our aim is to introduce the thought of having a CDM as a post dinner meetha (dessert).

Damasio’s findings indicate a far more important role for emotion in decision-making. He finds no evidence for a direct link between ‘reasoning strategies’ (sic) and decisions, but shows that emotions moderate all decisions. He also shows that emotions can be responsible for driving decisions on their own. If a prior situation has been experienced which has laid down a marker relevant to the present situation, then this marker can ‘...lead to a decision directly, as when a gut feeling impels an immediate response’ (2004: 149). This sort of behaviour he predicts is likely to be enhanced when time is constrained.

Mittal (1994) empirically confirmed the presence of a negative relationship between ‘information processing mode’ and the ‘affective choice mode’ but suggests that they are not dichotomous, and both can exist together. But Damasio’s theory that feelings drive intuitive decision-making has been validated empirically by Shiv & Fedhorikhin (1999). By constraining decision time they were able to encourage the choice of chocolate cake over fruit salad and vice versa. Thus they were able to show that a time-poor environment encouraged behaviour associated with positive affective responses, even though the associated cognitive responses were demonstrably negative. In other words, when time is limited (e.g. busy parents shopping for groceries with their children) our choices are likely to be driven by our feelings rather than by logic or rationality.
Elliott (1998) presented a conceptual model of emotion-driven choice as an alternative to information-processing model. He suggests it is possible to ‘emotionalise’ (sic) product categories using advertising, citing instant coffee and ice cream as examples of categories that have been ‘…repositioned successfully as products with romantic / sexual connotation’ (1998:105). He predicts emotion-driven choice will be non-linear and faster than reason-based decision-making. Pham states ‘Recent developments in social psychology suggest that Affect may play a more central role in the decision-making process than previously recognised’ (1998: 144) and later he experimentally validates Elliott’s prediction, finding also that feelings-based judgements are not only faster but ‘more stable and consistent …and… more predictive of the number and valance of people’s thoughts’ (Pham et al 2001: 167).

Consumers’ emotions have a significant influence on purchase and consumption decisions for a wide variety of products. A good example of this phenomenon can be found in the candy and snack market, where consumer responses are a product of a sizable number of emotion-laden situations that may be exploited in advertising strategy. Candy is often used as a reward for appropriate behaviour in childhood, as well as a gift or positive “message” among adults for events such as Valentine's Day, anniversaries, and birthdays. On the other hand, many consumers believe that candy and snacks have negative consequences if they are used excessively. By capitalizing on these and similar past experiences through the firm's advertising efforts, the marketer of confections can either attempt to alleviate negative, or accentuate positive emotional feelings directed toward the brand or product class. Emotions appear to play a similar role in other consumer products such as tobacco, liquor, automobiles as well as many food products. Emotional, experiential, and aesthetic behaviours that normally lie beyond the scope of traditional marketing are currently receiving extraordinary attention. Although some have argued that these aspects of consumption activity are deserving of study in their own right, practitioners have realized that understanding the dynamics of activities such as emotional experience can assist in developing marketing strategy. Although our present knowledge of buyer and consumer
emotional experience is relatively limited, this article will provide some structure to what we do know, in an effort to apply it to the advertising area.

Advertisements arouse Emotional Appeal through range of Cosmetics (Perfumes/Soaps (Figure-1.7 & 1.8)

Perfume selection has become a complex affair. The aroma is not the only aspect of the perfume that entices consumers. There is also the imagery the perfume conjures, the brand or the star power associated with it. Perfume ads effectively convey perfumes best attributes to the viewer in an imaginative style. Perfume ads that are capable of mesmerizing audiences with colour and effects garner the most praise and sales. Ask any woman, they have at least one perfume advertisement they remember fondly. On the other hand, Johnson & Johnson explores emotions of mother care. In Saffola's new advertisement, "Suno Dil Ke Awaaz", the message is that even those who keep saying that
they are fit should respond to their heart symptoms can start a healthy lifestyle 'today' by switching to Saffola.

Figure -1.9,1.10 & 1.11: Emotional Appealing Ad

Emotional advertising presents an opportunity to bond with your audience in a way that helps cultivate meaningful brand relationships. While logic does play a role in the purchasing process, it is through emotional appeals that
consumers start to develop relationships with brands. Those relationships are deepened and supported by well-executed advertisements. The fact that emotions play such a major role in our daily lives, especially in the process we go through when making decisions, should be reason enough to incorporate market strategies that cater to them. Using emotion to evoke a connection with your audience to influence purchase decisions forms a longer lasting impression, further bonding the consumer to the brand.

1.5 Celebrity Endorsement

- Celebrity endorsement has recall of the products.
- Celebrities have credibility on expertise that makes the product more desirable and enhances perception of quality.
- The celebrity endorses image is transferred to the product so that those who use the product are associated with the images.
- The model basically focuses on the belief that persons who perform well on one dimension are assumed to excel on others as well.

These Four pictures are given below (Figure 1.12, 1.13, 1.14 & 1.15):

Celebrity Endorsement Ad
The strategy of celebrity endorsement has positive effects for both company and celebrity. Using a celebrity, the consumer receives a positive feeling of security and association. Since his or her idol is recommending the product; the assumption is being made that it is a qualitative product. Consumers would like to identify themselves with the celebrity and they buy the product because they would like to be as the celebrity.

### 1.6 Customer Retention

Customer retention involves the steps taken by a selling organisation in order to reduce customer defection. Successful customer retention starts with the first contact an organization has with a customer and continues throughout the entire lifetime of a relationship. Customer retention is important to most companies because the cost of acquiring a new customer is far greater than the cost of maintaining a relationship with a current customer (Ro King, 2005). Several studies put emphasis on the significance of customer retention in the FMCG products and service organizations (Dawkins and Reichheld, 1990). The argument for customer retention is relatively straightforward. It is more economical to keep customers than to acquire new ones. The costs of acquiring customers to “replace” those who have been lost are high. This is because the expense of acquiring customers is incurred only in the beginning stages of the commercial relationship (Reichheld and Kenny, 1990). In addition, longer-term customers buy more and if satisfied may generate positive word-of-mouth promotion for the company. Additionally, long-term customers also take less of the company’s time and are less sensitive to price changes (Healy, 1999). These findings highlight the opportunity for
management to acquire referral business, as it is often of superior quality and inexpensive to obtain. Thus, it is believed that reducing customer defections by as little as five percent can double the profits (Healy, 1999).

**Customer Lifetime Value:** Thompson & Martin (2005) explained that every interaction with a customer should be done on the basis that their value to you is the total of all the purchases they will ever make, not just one sale. As an example, they state that most valuable customers are probably not those who make the biggest purchases; they are the ones who come back again and again. This way of thinking, according to him, enables firms to consider marketing approaches that don’t require firms to make back the cost of acquiring a customer in a single sale According to Porter, it has been demonstrated that it is up to 20 times more expensive to acquire a new customer than it is to keep an existing one.

De Wit & Meyer (2004) opined that a traditional sales approach can be likened to pouring new customers into a bucket with a hole in the bottom – the weaker your levels of customer retention the larger the hole.

### 1.6.1 Influential Factors of Customer Retention

The increasing competitiveness in the financial service industry is forcing organisations to place greater emphasis on building and establishing valuable customer relationship (Oracle Corporation, 2005). According to Canel, Rosen and Anderson (2000), considering the situation from a wider perspective maintained that with the expanding global competition, the emergence of new technology and improved communication have increased customers expectation for fuller satisfaction on their investment. A company’s ability to attract and retain new customers is not only related to its product or service, but strongly related to the way it services existing customers and the reputation it creates within and across the market place.

**Service Quality**

The key factors influencing customers’ selection of a bank include the range of services, rates, fees and prices charged (Abratt and Russell, 1999). It is apparent that superior service alone is not sufficient to satisfy customers. Prices are essential, if not more important than service and relationship quality. Furthermore, service excellence, meeting client needs, and providing
innovative products are essential to succeed in the banking are important to them and they are aware of the positive values that relationships provide (Colgate et al., 1996).

Customers do not remain with an organisation just because of the discount offered or loyalty programme that is available. The service provided must also meet the expectations of the customer. An organisation building customer retention should enable customers to receive what they want, when they want it (just in time) and a perfect delivery each and every time with the desired level of service that appeal to the customer (Gronroos, 1997).

Customer Loyalty
Customer retention is more than giving the customer what they expect: it's about exceeding their expectation so that they become loyal advocates for your brand. Creating customer loyalty puts customer value rather than maximizing profit and shareholder value at the centre of business strategy. Customer loyalty is the heart of retention. If an organisation is not able to keep customer and build long-term relationship, it will continue to operate with discrete one off transaction. Discussion of customer retention seem to be dominated by loyalty programmes and customer discounts. But research shows that what really makes a customer to re-purchase is high quality customer service and well managed formal and informal communication (Mcllroy and Barnett, 2000). Customer loyalty is strongly associated with customer's willingness to continue in the relationship; however, customer switching behaviour has a direct and strong effect on loyalty (Rowley, 2002). Loyalty can be understood in different ways depending upon the nature of the product or service which is being offered to a customer.

1.7 Review of Literature
These days, promotion and advertising have assumed significant importance to sell products in the global markets for most companies. The increased competition in the markets has compelled people to think of unique advertising techniques to outdo their competitors. Advertising appeals is the approach to attract the consumers and prove to them how your product can satisfy all their needs. Advertising appeals are decided by the senior members
of the marketing department of a company by keeping in mind the kind of people they wish to attract to buy their products. Out of the above mentioned appeals these are used individually and in combination depending upon situation to situation.

Advertising has become one of the most important commercial activities in the modern competitive environment. Companies spend a large part of their budget to produce and run advertisements for promotions to communicate information about their company and products. Companies hope that consumers will purchase their products due to the advertisements, which deliver messages about a certain brand and its products.

**Jabbar and Christopher (2012)** attempted to highlight the technique of persuasion used in online Attorneys' Marketing by means of appeal to pathos in which persuasion is done through arousing emotions. This study focused particularly on the arousal of feelings through the use of negative emotional appeals to arouse emotional reactions. Basically, the research intended to identify negative words and phrases that are used to arouse emotions and at the same time to provide information on legal issues. The results showed that emotions of fear, guilt and shame are specifically aroused in the attorneys' websites. Hence, the paper described how online Attorneys' Marketing uses negative emotional appeals as an effective method to persuade prospective clients who might be involved in any legal problem in order to get the services of experienced attorneys. The results obtained from this research indicates that The most applicable emotional appeals were "fear, "guilt", "threat" and "shame" which attempt to create feelings that something bad can happen and the solution is to get an experienced attorney who can offer all the support needed to help the person avoid all the negative consequences that might lead to the feelings mentioned. The use of negative emotional appeals in Attorneys' Marketing tended to convince the client of the urgent need for getting easier access to the right attorney and within a short time.

**Kemp et. Al. (2012)** developed a model to help explain the process by which individuals engage in consumption to manage their emotions, and examines the efficacy of an advertisement for a hedonic product that uses affect-laden language to stimulate such a process. Results suggested that favourable
emotional responses from an advertisement can lead to positive attitudes towards the advertisement, prefectoral thinking in the form of hedonic rationalizations and greater behavioural intentions. Additionally, guilt from consuming and purchasing these hedonic products can be mitigated, which is also associated with greater behavioural intentions. Findings have implications for marketers and advertisers of hedonic products. Positive emotional responses from the advertisement were significantly related to more favourable attitudes towards the advertisement. In turn, more favourable evaluations of the advertisement were related to increased behavioural intentions. In addition to a consumer’s attitude towards the advertisement, hedonic rationalizations can lead to the intent to consume or purchase hedonic products.

Dr. Mohammad Naquibur Rahman (2012) The purpose of present study has been conducted to investigate the impact of advertisement on consumer behaviour of university students (N = 150). This paper aims to explore the role of advertisement on attitudes towards buying behaviour. A questionnaire has prepared to evaluate the impact of advertisement. The sample data has been collected from of college students of Umm Al-Qura University, Makkah between 18-24 age group. As a whole six brands has been taken into consideration as FMCG’s brand eg. Al-Safi, Al-Marai, Nadec, Jamjoum, Nada and Saudia. Interviews were made in respect of their co-relations with advertisements. As a result, formulation of chi-square, frequency and binomial test analysis were used and presented in tabular, bar graph, and pie chart format. These results exposed that advertisement attracts towards the preference and choices to influence the consumer buying behaviour. The model used therein influenced the consumers more as compared to traditional mode of advertisement. Results also revealed that consumers considered advertisement as a reliable source of knowledge as compared to others, (friend, neighbours, reference group) opinions. Advertisement play a very important role to affect any high or low income group, but expensive products and the repetition of advertisement did not affect the consumer buying behaviour. The most preferred brand is Al Safi Milk and second preferred
brand is Al-Marai Milk. Consumers were attracted and influenced by the flash of advertisement on the silver screen.

**Satheesh Varma M. and M.Y. Manjula (2012)** The study is an enquiry designed to identify and classify specific advertisement appeals used by major Indian hatchback car brands. Appeals were categorized as emotional, rational and presentational appealing strategies. Advertisements are used as a strong medium by marketers for communicating vital product information to the customers and persuading them to do the purchase. The purpose of the study is to analyze, identify and classify specific advertisement appeals used by major Indian hatchback entry level car companies by using the methodology of content analysis. Appeal was differentiated into rational appeal and emotional appeal.

Rational appeal was conceptualized as those advertisement messages offering different product benefits and emotional appeal was conceptualized as the attempt of advertisements to stir up either negative or positive emotions in customers to motivate purchase. A systematic analysis of selected advertisements using Delphi technique identified the major product benefits and presentation styles adopted by the advertisements and developed a theoretical classificatory model. The study also analyzed the emotional strategies adopted by these advertisements and concluded that Indian hatchback advertisements significantly differ across media in the usage of various emotions.

**Baheti, G. et al., (2012), The Impact of Advertising Appeals on Customer Buying Behavior**, the purpose of this research was to investigate the impact of advertising appeals on Customer Buying Behaviour. The second purpose was to compare the effectiveness of the different types of advertising appeals on customer buying behaviour. A 2*2 factorial experiment design method was adopted. The FMCG industry was selected as the research object, and electronic advertisements were used in the experimental design. The samples were chosen from Indore and surrounded area. A total of 120 questionnaires were distributed, 96 effective questionnaires were collected, and the effective response rate was 80%. Analysis of variance (ANOVA), t-test, and regression analysis were used to test the hypotheses. The major findings are listed as
follows: (1) advertising appeals have a significantly positive influence on advertising attitude. (2) Advertising appeal does not have significantly positive influence on purchase intention. (3) Emotional advertising appeals are more significant than rational appeals.

Baheti, G. et al., (2012), in their study ‘Impact of Negative Emotions on Advertisement Effectiveness’ revealed that negative emotions are a key ingredient in all forms of advertisement, to create tension and suspense. The best advertisement creatively used the negative emotion to make it effective. Negative emotions ratchet up involvement with the plot, to build anticipation for the outcome. The role of negative emotions in advertising can be equally powerful. Negative emotions at the start can grab the viewer’s attention and draw her in to the ad. And turning points can define memorable branding moments. By dramatizing a problem that your brand will solve, negative emotions can drive motivation.

Muhammad Rizwan (2011) The importance of our research work is for marketing and advertising concerns that how they can make their advertisement more effective and efficient. It also gives direction for marketing managers and advertisers for the application of appeals in their ads. TV ads attitude is made by using different appeals and celebrity expert roles and this remains very effective for marketing strategies. People take interest and spend time to watch such type of ads which give information about product’s features, specifications. We investigated the role of emotional and rational appeal in Television advertising attitude and we also detected that how the efficiently celebrity or any professional expert can be used in TV ads. Research showed the practical importance of rational appeal in TV ads and how people respond towards such appealing attitude of ads. The data was collected from the students and scholars of “The Islamia University of Bahawalpur, Punjab, Pakistan. The briefing was given to the respondents before collection of the data by depicting the picture of cellular companies’ ads and mobile phone making companies’ advertisements, how they make their advertisements attractive and create arousal and intense desire for having their product and packages.
Long-Yi Lin (2011) investigated the impact of advertising appeals and advertising spokespersons on advertising attitudes and purchase intentions. The second purpose was to compare the effectiveness of the influences of different types of advertising appeals and different types of spokespersons on purchase intentions. A 2*2 factorial experiment design method was adopted. The cell phone industry was selected as the research object, and print advertisements were used in the experimental design. The samples were chosen from five universities in northern Taiwan. A total of 450 questionnaires were distributed, 411 effective questionnaires were collected, and the effective response rate was 91%. Multivariate analysis of variance (MANOVA), t-test, and regression analysis were used to test the hypotheses. The major findings are listed as follows: (1) advertising appeals have a significantly positive influence on advertising attitudes, and rational advertising appeals are more significant than emotional appeals; (2) spokespersons have a significantly positive influence on advertising attitudes, and celebrity spokespersons are more significant than experts; (3) the influence of the combination of rational advertising appeals and expert spokespersons on advertising attitudes is more significant than the combination of emotional advertising appeals and expert spokespersons; and (4) advertising attitudes have a significantly positive influence on purchase intentions.

Bulbul and Menon (2010) explored the role of affective appeals in advertising on time-dependent decisions—that is, decisions for the short term versus the long term. They introduce the distinction between abstract and concrete affect and, in two experiments; show that concrete affective appeals drive behavioural intentions more strongly in the short-term perspective, whereas abstract affective appeals appear to drive behavioural intentions more strongly in the longer-term perspective. Their findings help extend our thinking on the role of emotional appeals in advertising as they also introduce a new distinction in such appeals: “concrete versus abstract affect.” Article examined only positive affective states and their influence on time-dependent decisions. Negative affective states, however, also can be categorized as concrete and abstract and, therefore, can influence inter-temporal decisions.
Anxiety or fear, however, are less certain emotional states that are experienced more placidly with the sense of lost control (anxiety) and being unsure about one’s environment (fear). Hence, an anxiety appeal or fear appeal might be more influential on longer-term decisions than an anger or disgust appeal. Future research should explore the experience of such negative affective states and unveil the suggested inter-temporal influences.

Mishra (2009) explored in his study something more than tangibles that can attract their attention. This can be done by using appropriate advertising appeal in the advertising campaign. If advertising appeal is interesting then it grabs the attention of the customers. For the present study survey method was used. It was done in two stages; in first stage initial questionnaire was prepared and implemented on 50 judges and after analyzing this data final questionnaire was prepared and was implemented on 200 respondents in the age group of 18-25 years. Findings of the study revealed that persuasiveness, distinctness, perfectness, fascinating, sensational, energetic, aesthetic, elegant and captivating were the factors that emerged for the advertising appeal and dimensions were energetic, sensational, persuasiveness, distinctness and captivating. Factor and dimensions were compared on the basis of gender. It was found that persuasiveness, perfectness, sensational factors and energetic, sensational and persuasiveness dimensions do not vary on the basis of gender as males and females both felt that these factors and dimensions were important but females perceived that distinctness factor and dimension and aesthetic factor is more important than males but for males fascinating factor was more important than the females. The study indicated that consumers see the advertisements as a person therefore, demographic and psychographic traits are very important in developing the advertising appeal. Advertising appeal affects the level of trust and the kind of relationship that the consumer has with the product. Advertising appeal helps in positioning the product in the mind of the consumers. As per the finding of the study he advertising appeal works on the whole brain concept as the dimension are logical as well as emotional.
Verma (2009) tested the differential influence various advertising appeals create on consumer purchase decisions. The sampling frame for the study was the geographical map of the National Capital Region (NCR). For the selection of respondents, simple random sampling procedure was adopted. For data collection, questionnaires were filled by the respondents from NCR (India) following the personal interview technique. The total number of respondents interviewed was 1,200. The responses received were 1,123 (93.5 per cent) and the number of usable questionnaires was 1,039 (86.58 per cent). So, the effective sample size of the study was 1,039. The result obtained suggests that among all rational appeals, appeals depicting refreshment affect consumer purchase decisions right from the beginning till the end. Consumers are prone to pay more attention to those ads which portray soft drinks as refreshing products. The consumers pay minimum attention to other rational appeals like product attributes, logic and educative information. The results obtained suggest that besides refreshment, information like product attributes and educative information may also influence the consumers' purchase and repurchase decisions. The advertisements containing rational appeal depicting logic did not create any influence on any of the stages of consumer purchase decision. Among emotional appeals, thrill, affection, pride and fear attracted the consumer's attention towards the advertisement, but thrill and pride were the only major influencers of consumer purchase decision.

Aneeza Bashir & Najma Iqbal Malik (2009) The present study was conducted to find out the effects of advertisement on consumer behaviour of university students (N = 150). A self-explanatory questionnaire was used to measure the effects of advertisement. The sample was comprised of university students (University of Sargodha). Their age (18 – 24) was constant. Six brands were decided to be used as FMCG's unit and inquiries were made with relevance to their advertisements. For results formulation chi-square, frequency and binomial test analysis were used and presented in tabular, bar graph, and pie chart form. The results revealed that advertisement persuades the consumer to at least buy the product once in a lifetime. Personality used in commercial influenced the consumers more as compare to keyword / caption. Results also revealed that consumers considered advertisement as a reliable source of
knowledge as compare to others (friend, neighbours, reference group) opinions. Advertisement can affect any income group, but expensive product and repetition of advertisement did not affect the purchasing attitude. The most preferred brand was Lux and second preferred brand was Safeguard. Consumers were influenced by the appeal and personality used in the specific brand advertisements.

Ademola (2009) studied the effect of consumer’s mood on advertising effectiveness. The study is essentially an experimental study where a between subject design was employed. The result revealed that subjects in the induced positive mood group have a more positive attitude and greater intention to try advertised products when compared with subjects in the induced negative mood group. The study suggests that advertisers should present adverts in a context that elicits happiness.

Lisa Ann Cavanaugh, (2009) Feeling Good and Doing Better: How Specific Positive Emotions Influence Consumer Behaviour and Well-being, in Dissertation it has been defined that Marketers seek to create and consumers seek to cultivate a variety of positive emotional experiences. Despite their importance to consumer behaviour, researchers have lacked a clear understanding of the distinct behavioural consequences of specific positive emotions. My dissertation examines how different positive emotions (e.g., hope, love, and pride) can differentially affect consumers’ decisions and behaviours. The researcher found that positive emotions can not only be differentiated but also that specific positive emotions lead to distinctly different patterns of consumption behaviour, such as considering more options, donating in different ways, engaging in more effortful actions, or performing more socially conscious consumption behaviours benefiting distant others. Findings revealed that important differences both with momentary emotional experiences and downstream consequences of chronic emotional experiences.

Positive emotions differ reliably in the degree to which they create a lens of problem-solving, social connection, and perceived control. For example,
positive emotions characterized by a social connection lens (e.g., love and gratitude) lead to increases in socially conscious behaviours benefiting distant others. The tendency to perceive one’s environment through a problem-solving (which characterizes hope and interest but not love and gratitude) leads to larger consideration sets and engagement in more effortful environmental actions. Research has also examined how positive emotions characterized by different lenses, such as perceived control (e.g., pride) and social connection (e.g., love), produce distinct behaviours within the same consumption context (e.g., giving in different ways in response to a fundraising appeal). Five studies demonstrate that positive emotions can be characterized in ways that allow prediction of distinct forms of broadening and specific consumption behaviours.

Bargh & Bownelli (2009) explored the priming effects of television food advertising on eating behaviour. He found that children consumed 45% more when exposed to food advertising when we watched a cartoon that that contained either food advertising for other product and a snack while watching. Internal influences, such as social class, society, family, reference group, opinion leaders and culture also affects us in our roles as consumer (Loudon & Bitta, 1994; Foxall & Goldsmith, 1994; Ralphs, 1993).

Narrating the rationality of use, Belch & Belch (2008) says that it was often found that the emotional appeals are used in the advertisement of the products which are difficult to differentiate on functional ground. This helps to create a distinct brand image which ultimately serves the purpose of differentiation for selling. Emotional Appeals relate to the customers’ social and/or psychological needs for purchasing a product or service. Many consumers’ motives for their purchase decisions are emotional, and their feelings about a brand can be more important than knowledge of its features. Fear is an emotional response to a threat that expresses, or at least implies, some sort of danger. Ads sometimes use fear appeals to evoke this emotional response and arouse individuals to take steps to remove the threat. The fear appeal in
advertisement is negative emotional appeal to arouse and remove threat of an individual.

Poels, Karolien. & Siegfried, Dewitte. (2006): They focused on how consumers have a tendency to be in attentive to most ads and exercise a high degree of selective perception. Therefore advertisement should act as a source of information, serve as a time saver and as a source of engagement that would help to develop a positive attitude towards the ad and the product or brand. Advertising has to function first at communication level before it can influence sale, in terms of getting attention, arousing interest, transmitting information, building an image, being understood, inspiring confidence, engendering favourable attitude, registering selling points, portraying benefits, making lasting impressions.

The present study of impact of TV ads using emotional versus rational appeals emphatically proved that the emotional appeals used in TV ads had positive impact on the consumers in terms of action across various product category. TV ads predominated with emotional appeal were highly preferred and effective for the respondents across different product life stages. Possibly from the finding it also has become evident that ad message dominated by emotional appeal seems to be more appropriate for established product even if they are expensive, also for new and less expensive product category. Though for new expensive product category emotional appeal does have dominating impact as found from response across from various demographic and psychographics segment. This may be due to the fact that consumer search for functional utility in ad message for new and expensive product category. TV ads still continues to be the corner stone of modern advertising along with other emerging medium. Advertising, in turn, is the greatest fillip behind all the marketing efforts. The investment in advertising nationally is of a very large magnitude. Out of this investment the apportionment for TV ads is of gigantic proportion. Such mammoth investments must be justified; and such justification can only come from the findings of a study such as the present one. The present study hopes to provide direction to the advertising agencies in the matter of for designing and developing effective ad message and effective resource allocation. The finding from the present study hopes to
provide a cue to agency people as well as creative departments in the agencies for a proper mix of appeals in their ad message.

Yoo and MacInnis (2005) concluded that, the brand attitude formation process depends on whether ads use an emotional or information execution format. When the commercial uses an emotional format, brand attitudes are apparently driven through feeling responses. Positive feelings enhance evaluations of the ad's credibility, while most negative feelings result in negative evaluations of the ad and brand. Interestingly, however, some negative feelings, which appear relevant to the communication, exhibit a positive influence on ad evaluations. Because the arousal of positive feelings and appropriate negative feeling makes the ad more appealing, those feelings positively influence ad attitudes through the meditational effect of evaluative thoughts. Wang and Lin find that the product information relevancy to consumers’ desired product characteristics had a significant influence on purchase intention.

Hasting, Stead and Webb (2004) concluded that the case for using fear appeals may be tentatively proven in the laboratory, but, in the real world, marketing questions about the use of fear remain unanswered (and often unexplored). There is a compelling need to examine the effects of fear messages on real consumers, in natural settings. So there seems clear that neither any research work covers the effect of all negative advertising appeals nor there seems any focus on cognitive message processing style. Up to certain level, the researcher has tried to feel this research gap by this study.

Kotler (2003) divided advertising appeal into rational and emotional appeals. Most studies have focused on the impacts of advertising appeal on attitudes or purchase intentions. Few of them have compared rational appeal and emotional appeal and have determined which one creates significant effects on advertising attitude more effectively. This induces the first motivation for this study. Most studies have focused on the direct relationship between advertising appeal or advertising spokespersons and purchase intentions, while few of them have examined the relationship among advertising appeal,
advertising spokesperson, purchase intentions, and attitude simultaneously. Moreover, few researchers combined different approaches of advertising appeal with different types of advertising spokespersons to determine which combination of appeal and spokesperson is more effective in creating an impact on advertising attitudes. This is the second motivation of this study.

This study has four purposes: (1) to explore and compare the influence of different advertising appeals on advertising attitudes and purchase intentions, (2) to study and compare the effect of different types of advertising spokespersons on advertising attitudes and purchase intentions, (3) to research the influence of different combinations of advertising spokespersons with advertising appeals on advertising attitudes, and (4) to examine the impact of advertising attitudes on purchase intentions.

Fleur J.M. Laros, Jan-Benedict E.M. Steenkamp (2003) A growing body of consumer research studies emotions evoked by marketing stimuli, products and brands. Yet, there has been a wide divergence in the content and structure of emotions used in these studies. In this paper, we will show that the seemingly diverging research streams can be integrated in a hierarchical consumer emotions model. The superordinate level consists of the frequently encountered general dimensions positive and negative effect. The subordinate level consists of specific emotions, based on Richins’ (Richins, Marsha L. Measuring Emotions in the Consumption Experience. J. Consumers. Res. 24 (2) (1997) 127–146) Consumption Emotion Set (CES), and as an intermediate level, we propose four negative and four positive basic emotions. We successfully conducted a preliminary test of this second order model, and compare the superordinate and basic level emotion means for different types of food. The results suggest that basic emotions provide more information about the feelings of the consumer over and above positive and negative effect.

Wang (2002) classified spokespersons into celebrities, experts, and typical consumers to explore consumer involvement, product types, and the effect of communication through advertisement with a spokesperson. In his study, celebrities created the best effect according to advertising recall rates,
advertising attitudes, attitude towards spokespersons, and purchase intention. In the study comparing celebrities, experts, and typical consumers, Lian (1990) pointed out that celebrities create a positive effect on advertising recall, advertising attitude, product attitude, purchase intention, and so on at an extraordinarily significant level compared with experts and typical consumers.

Muhammad Rizwan et. al. (2002) explored the importance of our research work is for marketing and advertising concerns that how they can make their advertisement more effective and efficient. It also gives direction for marketing managers and advertisers for the application of appeals in their ads. TV ads attitude is made by using different appeals and celebrity expert roles and this remains very effective for marketing strategies. People take interest and spend time to watch such type of ads which give information about product's features, specifications. We investigated the role of emotional and rational appeal in Television advertising attitude and we also detected that how the efficiently celebrity or any professional expert can be used in TV ads. Research showed the practical importance of rational appeal in TV ads and how people respond towards such appealing attitude of ads. The data was collected from the students and scholars of “The Islamia University of Bahawalpur, Punjab, Pakistan. The briefing was given to the respondents before collection of the data by depicting the picture of cellular companies’ ads and mobile phone making companies’ advertisements, how they make their advertisements attractive and create arousal and intense desire for having their product and packages.

Kaptan (2002) says that the ad makers have rightly noticed the growing importance of women in the process of buying decisions and as in the needs. The researchers also would like to illustrate how advertising is effective, in terms of purchasing intentions of housewives for FMCG products. Main contribution of this paper lays in the analysis of the interactive affect-cognition relationship's (i.e., thinking-feeling processing style) effect on advertising effectiveness, across different executions of advertising stimuli.
Williams (2000) concluded that emotional advertising appeals have a bigger effect on explicit memory performance than implicit memory performance. The similar has been endorsed by a research published in Journal of Consumer Research (Positive and Negative messages in Advertising, 2008) mentioning that the amount of emotional content in advertisement affect the viewers' opinion of the product, high level had a positive effect and low level had no effect.

Patti Williams (2000) the impact of emotional advertising appeals on consumer implicit and explicit memory: an accessibility/diagnosticity perspective, The Wharton School, University of Pennsylvania. He focused on emotional advertisements that have a substantial impact on consumer attitudes, as well as upon purchase intentions. However, research on the influence of emotional appeals on memory has been somewhat mixed, with some researchers asserting that they result in poor consumer memory, while others argue that if tested properly, they have a substantial impact. The current research addresses these mixed results by relying on an accessibility/diagnosticity framework to explore the effect of emotions on consumer implicit and explicit memory. Explicit memory performance is characterized as relying upon both the accessibility of memory traces and their relative diagnosticity in contrast with other inputs. In contrast, implicit memory performance is primarily driven by accessibility alone.

Results from two experiments are supportive of this perspective. The first experiment demonstrates that overall emotional advertising appeals have a bigger impact on implicit versus explicit memory performance, though explicit memory performance is enhanced after exposure to an intense emotional appeal. The second experiment demonstrates that the diagnosticity of emotional appeals can be enhanced, and that such enhancement leads to better explicit memory performance under conditions of high involvement. In contrast, emotional diagnosticity is shown to have no effect on consumer implicit memory.

Peng (2000) conducted a study by combining cell phones or beverages with celebrities, experts, and consumers to examine advertising effectiveness. She
revealed that celebrities have the effect of increasing opinions of attraction and reliability on advertising attitudes regarding products with high involvement. With regard to products with low involvement, spokespersons who are more attractive and professional influence advertising attitude.

Researches by Witte, Allen and Meta (2000) has demonstrated that experimentally induced negative moods or feelings such as fear, guilt, sadness and empathy and the 'blunter is better' approach can have a strong influence on creating a positive attitude toward advertisement. The consumer undergoes a typical response processing style while executing advertisements. This response processing style of executing advertisement forms attitude towards product and indirectly influencing the purchase intentions. The researcher's objective is to illustrate how advertising effectiveness, in terms of attitudes and intentions, is affected by the consumer's processing style. According to Witte, Allen and Meta (2000) fear appeals are useful to get individual to think or act in a certain way. Fear appears to be a great motivator as long as individual believe they are able to protect themselves.

Baker and Lutz (2000) have proposed and tested their relevance-accessibility model and found that a primary antecedent of consumer processing of an ad is their perceived need for information (Burnkrant and Sawyer, 1983). This need for information is shaped by the degree of perceived relevancy to an individual's desired product characteristics before exposure to a message and differentiation among brand alternatives. The model assumes that audiences' motivation to deliberate at the time of determining their desired product characteristics can influence their deliberation process. Once the desired product characteristic is determined before exposure to an advertising message, the model predicts that the message's appeal is most likely to have a stronger influence on such a product characteristic, when the appeal is both relevant and available. Hence, the most persuasive message appeal tends to be the most relevant appeal to the consumer's desired product characteristic (Feldman and Lynch, 1988; Lynch, 2006; Lynch et al., 1988).
According to Hallahan (1999a), consumers use the content class in which product information appears as a contextual cue, which could subsequently bias their processing of mediated messages. Hallahan (1999b) argues that this consumer perception may be attributed to their bias in information processing, which regards the endorsement presented in product publicity literature as an objective endorsement without a selling intent. He further contends that the utility of endorsements in influencing consumer perception or purchase intention remains inconclusive at best.

According to Belch and Belch (1998), advertising appeal is applied to attract consumers’ attention. Advertising appeal aims at influencing consumers’ attitude and emotions about a related product or service. It is classified into rational and emotional appeals (Chu, 1996; Belch and Belch, 1998). Schifffnan and Kanuk (2007) indicated that advertising appeal may change consumers’ attitude. By using broadcast messages to trigger consumers’ inner momentum psychologically, consumers are likely to echo and recognize the advertising messages and further change their attitude towards the advertised product. Ray and Batra (1983) pointed out that emotional identification comes before rational identification during a cognitive process. Emotional messages are more vivid and thus rational appeal works better than emotional appeal in attracting consumers’ attention. Aaker and Norris (1982) found that the advertising attitude created by rational appeal is better than that by emotional appeal. Rational appeal appears to provide information explicitly and directly related to a product, which attracts consumers’ attention more easily and generates a better advertising attitude.

Aaker and Williams (1998) examines the persuasive effect of emotional appeals on members of collectivist versus individualist cultures. The results of two experiments demonstrate that ego-focused (e.g., pride, happiness) versus other-focused (e.g., empathy, peacefulness) emotional appeals lead to more favourable attitudes for members of a collectivist culture, while other-focused versus ego-focused emotional appeals lead to more favourable attitudes for members of an individualist culture. Experiment 2 was conducted to examine the psychological mechanism underlying these effects. The results indicated
that the generation of and elaboration on a relatively novel type of thought (individual thoughts for members of a collectivist culture, collective thoughts for members of an individualist culture) account for the persuasive effects found in this research. These results are interpreted within an ability-motivation framework, and theoretical implications involving cross-cultural persuasion effects are discussed. They found in their study that appeals relaying on other focused emotions (e.g. empathy, peacefulness) versus ego-focused emotions (e.g. pride, happiness) led to more favourable attitudes for members of the individuals culture (US), while appeals relying on ego-focused emotions, as opposed to other-focused emotions, led to more favourable attitudes for members of the collectivist culture (China). Further, collective thoughts mediated attitudes toward other-focused versus ego-focused emotional appeals for individualists, while individual thoughts mediated attitudes toward ego-focused versus other-focused emotional appeals for collectivists.

Kotler (1997) pointed out in his study that advertising appeal is the theme of an advertisement. To make the audience receive a necessary message, advertisers have to put some driving power into the message. This driving power is appeal. Every advertising appeal represents an attraction, which arouses consumers’ desires. What kind of advertising appeal design can attract consumers more easily and effectively? To highlight a commodity image, many companies invite famous stars to be their product spokespersons. It is easier for consumers to identify with celebrities. Expert spokespersons help present product differences more effectively by combining their rich professional knowledge with reasonably persuasive appeals. Advertising attitudes reflect persuasive psychological effects and act as important indices for measuring advertising effects. Thus, advertising attitudes create a certain influential power on purchase intentions, which is yet another management issue we want to explore in this paper.

Chu (1996). By rational advertising appeal, the product can be emphasized by its benefits, in which the consumers’ self-benefit is the key proposition, and the function or benefit requested by consumers of the product or service is
articulately presented in advertising. On the other hand, emotional advertising appeal places stress on meeting consumers’ psychological, social, or symbolic requirements, where many purchase motives come from.

Thorson and Leavitt (1992) stated that the best prophet for purchase is advertising. Technologies progress rapidly day by day, contributing to the constant renewal of and changes in broadcasting forms. Among those forms, advertising media is widely used. Advertisements are useful for the representation of a commodity’s image. They also act as announcements for the corporate image and product positioning. Advertisements are a kind of persuasive communication that offers product information to every consumer via institutions in charge of production or supply. In a complete study of marketing and promotional activities, advertising usually plays the most important role. Therefore, the advertising effect has become a key issue.

Kotler (1991) defined rational appeal as rationally oriented purchase stimulated by directly giving explanations of a product’s advantages. Rational appeal focuses on the benefits consumers may enjoy. In an advertisement, it emphasize that a product or service could achieve the function and benefits consumers desire. He defined emotional appeal as the stimulation of consumers’ purchase intentions by arousing their positive or negative emotions. Positive emotional appeal covers humour, love, happiness, etc, while negative emotional appeal involves fear, a sense of guilt, and so on.

Attitude is an essential concept in psychology, but it is also widely applied in the social sciences and marketing. Fishbein and Ajzen (1975) defined attitude as a learning orientation based on which a state of constant like or dislike is generated towards a certain object. Kotler (1991) suggested that attitude refers to an individual’s long-lasting perceived evaluation of like, dislike, emotional feelings, and action intention towards an object or idea. Schiffman and Kanuk (2007) stated that attitudes are a psychological tendency accrued from learning and a continual evaluation towards a subject. Lin (2008) defined advertising attitude as a continuously reactive orientation learned from a certain object. Such an orientation represents an individual’s personal standards such as like and dislike, and right and wrong. The attitude held by consumers caused by
advertising can be classified into two components: cognition and affection. Cognition and affection stand for thinking and feeling, respectively (Vakratsas and Ambler, 1999). Allport (1935) pointed out that the difference between the two components lies in that cognition stands for an individual evaluation towards external stimulation, while affection reflects an individual’s internal feelings.

Discussing the purpose, Moore and Hoenig (1989) have an opinion that the advertisers frequently used the dramatic emotional ad messages design to “Shock the Emotion and Brain Itch” to make advertisement more distinctive and effective. Morre, Herris and Chen (1995) concluded that the measurement of individual differences in affect intensity should not be ignored in those studies where emotional responses to advertising are being examined. For example, because high affect intensity subjects are likely to be more reactive to emotional stimuli, the experimenter who unwittingly happens to have a sample with a disproportionate representation of low affect intensity individuals may find that an emotional manipulation may not be successful. Obermiller and Spangenberg endorsed that advertisement scepticism would moderate responses to ad appeals, such that high sceptics would be less responsive to informational appeals. In general, low sceptics did not differ across ad appeals. Further, high sceptics did not differ from low sceptics in response to emotional appeals. The significant interaction was driven by the poor response of high sceptics to informational appeals. With an ethical view, Williams and Harry (1996) concludes that advertisers employ sensational negative emotional ad message such as those used by FMCG manufacturers exploiting consumers’ fear.

Kamins et al. (1989) deemed celebrities to be more persuasive than non-celebrities in advertising. When negative messages become less important and appear earlier, customer trust and purchase intention increase. A spokesperson facilitates the consumers’ positive attitude towards an advertisement. In past empirical studies regarding advertising spokespersons, it was found that advertising spokespersons were mainly celebrities and experts. Tsai (2001) classified advertising spokespersons into celebrities and consumers to explore

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the effect of the advertising spokesperson and appeal on advertising effectiveness. It was found that stars created the best effectiveness in advertising attitudes and purchase intentions. Peng (2000) conducted a study by combining cell phones or beverages with celebrities, experts, and consumers to examine advertising effectiveness. She revealed that celebrities have the effect of increasing opinions of attraction and reliability on advertising attitudes regarding products with high involvement.

**Berkman and Gilson (1987)** defined advertising appeal as an attempt at creativity that inspires consumers’ motives for purchase and affects consumers’ attitude towards a specific product or service. Schiffman and Kanuk (2007) defined advertising appeal as suppliers’ application of a psychologically motivating power to arouse consumers desire and action for buying while sending broadcasting signals to change receivers’ concepts of the product. Hence, advertising appeal is applied to attract the consumers’ attention, to change the consumers’ concept of the product, and to affect them emotionally about a specific product or service (Belch and Belch, 1998; Schiffman and Kanuk, 2007).

**Freiden (1984)** proposed four types of advertising spokespersons: celebrities, top corporate managers, experts and typical consumers. Wang et al. (2002) also indicated that top managers, celebrities, experts, and consumers are often seen in advertisements. Celebrities refer to public or famous figures. Companies usually expect consumers to become empathic through the high popularity or attraction of a celebrity and then feel good about the products being recommended (Lin, 2008). An expert is a person with a unique social status due to his/her profession, special training, or extraordinary experience that allows him/her to provide consumer opinions (Lin, 2008). An expert spokesperson has the advantage of his/her own professional field and authority. She/he may have the professional knowledge related to the products being recommended. Knowledge comes from experience, learning and training. The invitation of an expert spokesperson aims at making consumers believe that the expert’s identification with a product comes from professional and correct judgment.
**Barry, Gilly and Doran (1985)** found that, the advertisements targeting to working women have a chance to miss the housewives while the advertisements with home makers may face problem to target those having higher desire to work. As it become clear from above literature that all the efforts to make an advertisement so effective and persuasive in nature works on a sole motto to met the consumer psyche in a positive manner. Every human community develops a system by which it provides and distributes goods and services. In today’s advanced societies as the development goes on this system becomes very complex because of wide range of available goods. To understand this system fully what is required is the study of a person’s emotional appeal since the consumption of economic goods because it prevails almost every activity in which humans are involved. From this point of view, emotional appeals appears to be subsets of human behaviour for the factors, which affect individuals in their daily lives, also influence their purchase activities. Internal influences, such as social class, society, family, reference group, opinion leaders and culture also affects us in our roles as consumer (Loudon & Bitta, 1994; Foxall & Goldsmith, 1994; Ralphs, 1993). Wilkie (1994) defined consumer behaviour as “the mental, emotional, and physical activities that people engage in when selecting, purchasing, using, and disposing of products and services so as to satisfy needs and desires”.

### 1.8 SIGNIFICANCE OF THE STUDY

The business success of each enterprise is dependent on it’s ability to persuade consumers to make purchase decision and to take action. Knowledge of buying motives of consumers is very important factor to marketers because the intention and need of marketers is to attract consumers as many as possible. The people buy the products or services based on their reasons and their reasons may not be intelligent and rational, but they make decision based on those reasons. It is important to marketers to understand the motives behind each reason as they likely to encounter them in the course of the sale. The underlying buying motives affect consumer purchases and different people will have different motives for the same kind of purchase.
The aim of marketing is to meet and satisfy the consumer's need and want. The field of consumer behaviour studies how individuals, groups and organizations select, buy and dispose of goods, services, ideas or experiences to satisfy their needs and desires. Understanding buying motives and knowing customers is never simple. Consumers may say one thing but do another. They may not be in touch with their deeper motivations. They may respond to influences that change their mind at the last minute. Small and also big companies stand to profit from understanding how and why their customers buy. (Kotler 2003; 182) A consumer's buying behaviour is influenced by cultural, social, personal, emotional and psychological factors.

In addition knowledge of consumer behaviour has following significance:

1. It helps to make a systematic effort to understanding the consumer needs and wants.
2. It helps to prepare a plan for developing new products.
3. It helps to increase the consumer satisfaction.
4. It gives appropriate feedback for corrective actions to the management of companies.
5. Knowledge of the product motives and patronage motives will help the marketers to devise or formulate sales promotion programmes, so that the same product appeals to the different motives of the buyers and also work out strategies to attract and retain patronage from many buyers to their business.

1.9 Objectives of the Study

The study aimed to see the effects of emotional appeal on customer retention by pursuing the following objectives:

- To study the impact of emotional appeal used in advertisement on Customer Retention.
- To explore the impact of personality used in advertisements on consumer behaviour.
- To determine the impact of keyword/caption of advertisement on purchasing behaviour of consumer.
1.10 Research Methodology

1.10.1 Research Design:
The research design of the present study is based on the understanding that because of the paucity of research on this particular topic it is an exploratory study utilising a combination of quantitative and qualitative techniques. Exploratory studies are those examining phenomena, attitudes, perceptions, and ideas of specific social groups that have not really been examined as consistently and intensely as other groups (Walizer, 2006).

This type of research design can aid in measuring those emotional appealing factors of advertisement that contributes to the customer retention. The exploratory design involved three sets:

1. Use of caption/Punch line/Keywords in advertisements appealing emotions.
2. Advertisements containing commercial ingredients which arouse emotions (sense of happiness, Fear appeal, positive appeal, moral appeal etc.) i.e., LIC, Fair & Lovely, Johnson & Johnson, Bathing Soaps, Saffola oil, Dairy milk, Tata Nano, Birla sun life etc.
3. Celebrity endorsement arouse our emotions indirectly and the consumers associate their characteristics with the products endorsed by celebrity.

Before distributing the final questionnaire to the respondents, the researcher first collected the information through the informal questionnaire containing the images (Print ads) so that the consumers can actively participate in this research project. The respondents were given flexibility in marking their likes or dislikes towards advertisements. Hence, this study is both descriptive and exploratory.

1.10.2 Qualitative and Quantitative Research

In order to understand and explore consumer’s intentions, motivations, and subjective experiences, Daymon & Holloway (2002) suggest employing qualitative research methods. A decision to choose qualitative design was based on the nature of the research purpose and objectives fixed previously. Since this study attempts to investigate what are the motives and cognitive structures of retaining advertisements for a long time, qualitative research
design was considered as more profound and broad insight into the analysis of the problem, compared to the quantitative research methods. Qualitative research method was defined as “any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification” (Strauss & Corbin, 1990, p. 17). According to Daymon & Holloway (2002), the main features of qualitative research are the following:

- Qualitative research is related with words, as opposed to quantitative research, which focuses more on numbers.
- Researchers are highly involved into the study, as they attempted to “understand social reality from the point of view of those in it” (Daymon & Holloway, 2002, p.4).
- Qualitative research is linked to small-scale studies, since the researches normally require a deep and detailed description of the phenomenon under investigation.
- Qualitative research tends to be less structured than quantitative research. Thus, the research process is more adaptable, flexible, and open to study new variables that may come into sight during the investigation.

This study is a descriptive & exploratory study and more of a qualitative nature and was conducted to identify and analyze the reasons why emotional appeal of advertisements retain customers. In addition to this, the vital role of caption, punch lines, key phrases, celebrity endorsement in customer retention. As it was rightly said by Bate (1997) that qualitative research is about digging into the everyday life of people. It is also that qualitative research produces a quality in a research that no other method gives, and provides a unique way of illustrating and explaining theoretical issues in everyday, experimental terms.

1.10.3 Sampling Technique:

Universe:

The population of the study consisted of consumers of FMCG products and service sector (Insurance and Banking).
For effective coverage and lower cost, Convenient Sampling Technique was used to select the participating respondents. Consumers were sub-divided into three groups: Students, Professionals and Households.

In service the respondents have selected from Insurance an Banking sector and consisted of Managers (Managerial Cardre).

**Sample Size:**

Total 300 consumers constitute our sample size. It should be pointed out that limited financial resources at the researcher’s disposal could not permit or allow for a greater sample size. The sampling technique used for the study was convenient simple random sampling. There were individual differences in information search process have been found to be related to demographic characteristics. Research has introduced relation among search effort age, gender and income level, profession etc.

1.10.4 Data Collection

The data collection methods used in this research involves the search for both primary and secondary data. According to Malhotra (2005), Primary data have been originated by the researcher for the specific purpose of addressing the problem at hand. Also that obtaining primary data can be expensive and time consuming. Primary data, being the most significant is gathered through depth interviews, focus groups, observations and surveys. This particular study has used depth interviews as a means for obtaining primary data.

Secondary data are data that are collected for some purpose other than the problem at hand (Malhotra, 2005). Secondary data are usually collected from journals, existing reports, and statistics on economic growth of textile industry in India. The secondary data for this particular study were collected through marketing journals and other existing reports that were based on the topic. Secondary data helped the researcher to create better comprehension of emotional appeals and its impact on customer retention. As a general rule stated by Malhotra (2005), "Examination of available secondary data is a prerequisite to the collection of primary data. Start with secondary data. Proceed to primary data only when the secondary data sources have been
exhausted or yield managerial returns." Thus the study conducted and analysed primary data with the significance of the secondary data.

A survey was conducted by a carefully developed questionnaire, to measure the impact of emotional appeals in advertisements. The study depends mainly on the primary data collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents. A close-ended questions were asked to analysis the pre-determined objectives. Closed questions enable subjects to make a quick decision which enhances the enthusiasm and commitment of the subjects. Closed questions also facilitate the quick coding of information for analysis (Sekaran 2003).

1.10.5 Research Instrument:

A structured questionnaire was used in the research. The questionnaire focussed on the consumers' behaviours that were influenced by the emotional appealing advertisements and finally persuaded to buy the products and services. From the organization's perspective, the research sought to investigate the essential determinants for retaining the customers.

Through self-structured questionnaire base on 5-point Likert Scale, the researcher has measured the independent variables of emotional appealing advertisements (factors) and determines the impact on customer retention.

1.10.6 Statistical Analysis of Data

- Correlation Analysis
- Regression Analysis
- Descriptive Statistics
- ANOVA

Statistics is an invaluable tool that provides researchers with various techniques to analyze and interpret data collected from research projects. The use of statistical techniques allows researchers to understand data and to draw conclusions about the topic being investigated. In order to measure the different variables being investigated researchers assign scores to responses obtained from subjects (Harris 1995).
Harris (1995:6) suggests that descriptive statistics "...include both specific numbers and ways of presenting data in tabular form in order to make the information succinct but clear to the reader". The most popular tools of descriptive statistics include frequency distributions, measures of central tendency and measures of variability.

Cronbach’s Coefficient Alpha: Sekaran (2003) believes that the reliability of a questionnaire depends on how well it is able to consistently measure that which it is supposed to measure. In this respect, consistency relates to the extent to which different items are able to measure a particular concept and form a coherent set. Cronbach’s coefficient alpha is a popular reliability test used for the purposes of establishing the internal consistency of a questionnaire consisting of a multi-item measurement scale (Sekaran 2003).

Cronbach’s alpha is computed in terms of the average inter-correlation among the items measuring the concept". In attempting to establish the internal consistency of a questionnaire, Cronbach’s coefficient alpha can be used with both dichotomous items as well as multi-point items. Cronbach’s coefficient alpha is not only able to measure a single split of the total test, but rather is able to evaluate the extent to which all possible splits are able to measure the same thing.

Analysis of Variance (ANOVA): The analysis of variance (ANOVA) is a statistical test that is utilized to determine if differences exist among the means of two or more independent samples, that is "...the means for K samples are not statistically different. Dillon, Madden and Firtle (1994:437); Churchill (1995:862); and Zikmund (1995:629) maintain that it is suitable to use ANOVA when K independent groups are scaled using interval measurement. ANOVA is a bi-variate statistical test which is commonly referred to as 'one way". since there is only one independent variable. ANOVA differs significantly from the t-test since it is able to test for differences in more than two independent groups simultaneously (Zikmund 1995:629). Using the ANOVA technique allows researchers to determine if different groups within a sample vary with regard to the independent variable being investigated. However, if this variance within the groups is compared with the variance of
the groups' means around the grand mean, it is then possible to establish if the means are significantly different. The F-test is a statistical technique that identifies if there is more variability in the scores obtained for one sample group compared to the other sample group (Zikmund 1995).

In this study, the F-test was used to determine if a significant difference existed in the preference consumers differing in gender, level of education, and age with regard to brand. Karl Pearson formulated the Pearson's product moment correlation coefficient. This coefficient is also referred to as 'Pearson r'. The magnitude of r gives an indication of the strength and direction of the relationship that exists between two variables. Pearson r value can only assume values between -1 and +1. According to Harris (1995:163), "...a value of +1 indicates a perfect positive linear relationship, reflecting the fact that the higher the score on X, the higher the score on Y and vice versa.

Conversely, a negative value of Pearson r indicates that low scores on X go with high scores on Y". If a value of +1 or -1 is obtained for r, this will indicate that a perfect prediction exists, that is, there will be no mistakes when predicting scores on either X or Y. However, if the value of r is zero, then no linear relationship will exist between X and Y (Harris 1995).

In this study, correlation and regression has applied to measure the internal consistency among factors examining preference patterns of consumers.

1.10.7 Reliability and Validity Analysis

The results of the reliability analyses determined that the Cronbach's α values for emotional appeals in advertising were 0.806 and 0.850 for the pre-test and formal test, respectively. Cronbach's α values for customer retention were also determined at 0.777 and 0.820 (pre-test and formal test, respectively). These figures are all higher than 0.7, meeting the requirement suggested by Guilford (1965). Thus, we concluded that the questionnaire used in this study have high reliability.
Factor loadings and reliability scores for both the constructs are given in Table-1.1 and Table-1.2 respectively:

**Table-1.1 Dimensions of Emotional Appeal (Factor Loadings & Reliability Scores)**

<table>
<thead>
<tr>
<th>Factor Emotional Appeal</th>
<th>Items No.</th>
<th>Factor Loadings (over all)</th>
<th>Eigen Value</th>
<th>Variance</th>
<th>Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-31</td>
<td>.831</td>
<td>5.247</td>
<td>66.987</td>
<td>.850</td>
<td></td>
</tr>
</tbody>
</table>

**Table-1.2 Customer Retention (Factor Loadings & Reliability Scores)**

<table>
<thead>
<tr>
<th>Factor Customer Retention</th>
<th>Items No.</th>
<th>Factor Loadings (overall)</th>
<th>Eigen Value</th>
<th>Variance</th>
<th>Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-20</td>
<td>.827</td>
<td>4.482</td>
<td>61.469</td>
<td>.820</td>
<td></td>
</tr>
</tbody>
</table>

The variables used in this study have been referred to in relevant theory and literature reviews. The questions asked in this study met the research purpose and were revised many times. Before conducting the formal survey, we ran a pre-test to ensure that the respondents truly understood the questions. Thus, we believe that the questionnaire used in this study meets the research requirement of content validity.
1.11 Hypotheses

Following hypotheses are formulated in order to achieve the objectives of the study:

\( H_{01} \): There is no significant difference between male and female respondents with respect to the impact of emotional appeals on customer retention.

\( H_{a1} \): There is a significant difference between male and female respondents with respect to the impact of emotional appeals on customer retention.

\( H_{02} \): There is no significant difference between age groups below 20 years, between 20-30 years and above 30 years with respect to the impact of emotional appeals on customer retention.

\( H_{a2} \): There is a significant difference between age groups below 20 years, between 20-30 years and above 30 years with respect to the impact of emotional appeals on customer retention.

\( H_{03} \): There is no significant difference between category viz., students, Professionals and Households with respect to the impact of emotional appeals on customer retention.

\( H_{a3} \): There is a significant difference between category viz., students, Professionals and Households with respect to the impact of emotional appeals on customer retention.

\( H_{04} \): There is no significant effect of Emotional Appeal of advertisement on customer retention.

\( H_{a4} \): There is no significant effect of Emotional Appeal of advertisement on customer retention.

\( H_{05} \): There is no significant association between emotional appeal and purchasing intention.
Ha5: There is a significant association between emotional appeal and purchasing intention.

Hq6: There is no significant association between Personality used in commercial advertisements and persuasion.

Ha6: There is a significant association between Personality used in commercial advertisements and persuasion.

Hq7: There exists no positive relationship between Caption / keyword of commercial and customer retention.

Ha7: There exists a positive relationship between Caption / keyword of commercial and customer retention.

Hq8: There exists no significant difference between emotional appeals and rational appeals with respect to retain the customers.

Ha8: There exists a significant difference between emotional appeals and rational appeals with respect to retain the customers.

Hq9: Emotional appealing advertisements do not affect the level of trust.

Ha9: Emotional appealing advertisements positively affect the level of trust.