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## The impact of trust, risk, and prior knowledge on consumer preferences

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The Impact of Trust, Risk, and Prior Knowledge  
on Consumer Preferences

Thesis

Submitted to

The College of Arts and Sciences of the  
UNIVERSITY OF DAYTON

in Partial Fulfillment of the Requirements for

The Degree

Master of General Psychology

By

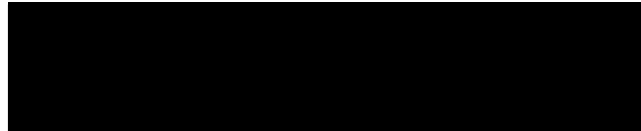
Chad William Hinkle

University of Dayton

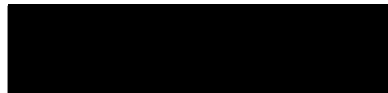
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## ABSTRACT

### THE IMPACT OF TRUST, RISK, AND PRIOR KNOWLEDGE ON CONSUMER PREFERENCES

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Research has shown that including a trust appeal in an advertisement led to greater consumer preference for that advertisement and the company the advertisement depicted. In the present study I investigated whether or not this phenomenon occurs when perceived risk and prior knowledge of the product category are manipulated. One hundred twenty-eight men and 128 women participated in a between-subjects design. Men were shown one advertisement for either a fictitious fuel station (low product risk category) or a fictitious car repair business (high product risk category). The text of the advertisements was also manipulated so that only half of the men saw an advertisement with a trust appeal, whereas the other half saw the same advertisements without a trust appeal for both product categories. Women were also shown only one

advertisement from either a fictitious spa (low product risk category) or a fictitious salon (high product risk category). The advertisements for the women were manipulated in the same way as the advertisements shown to the men with only half of the women seeing an advertisement with a trust appeal from either of the product categories. The findings suggest that a trust appeal in an advertisement has limited persuasive effects for women and no persuasive effects for men. The results of this study also suggest that men and women prefer advertisements that conform to their distinct processing styles. Men seemed to prefer the advertisement that focused on the product attributes and contained the least amount of text. Women seemed to prefer the advertisement that was written in a "story-like" format that focused on the overall experience of the product.

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My gratefulness must also be extended to Lois Coleman for her guidance and input throughout this project and throughout my school career. I love you, Marge, and look forward to working with you.

Last but not least, a huge thank you to my wife for putting up with me during this research and through graduate school. I love you so much.

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## The Impact of Trust, Risk, and Prior Knowledge

### On Consumer Preferences

Human beings by their very nature are social animals. We have an innate need for human connection (including the need for tenderness, warmth, emotional responsiveness, and acceptance) that has been argued by some to have a powerful influence on human behavior (Anderson, Chen, & Carter, 2000). This powerful need poses a serious challenge: how do we determine who to keep close and who to turn away? One of the most common ways to determine this is to evaluate others to see if the information (spoken, written, or otherwise communicated) provided by an individual or group can be relied upon (Rotter, 1971). In other words, we determine if they are trustworthy (Hupcey, Penrod, Morse, & Mitcham, 2001).

It has been suggested in dozens of studies that the accuracy of interpersonal perception is modest at best (Funder, 1995). Not only are we bad at judging people, but we seem to be unaware of our lack of ability. For example, DePaulo, Charlton, Cooper, Lindsay, and Muhlenbruch (1997) showed that the confidence of individuals judging deception is almost completely unrelated to their accuracy. In addition to this lack of awareness of our ability, it appears that we are also rewarded (at least momentarily) when we choose to trust someone. As stated by Sorrentino, Hanna, Holmes, and Sharp (1993): "... trust is the antithesis of doubt: It is conceptualized as a state of felt security that marks at least a temporary resolution of feelings of uncertainty" (p. 314).

The power of this temporary resolution of uncertainty is something difficult to comprehend. The sense of comfort that comes with this temporary resolution of uncertainty has been argued by some to be a necessary state (Holmes & Renpel, 1989) and a primary motive with other motives (e.g., achievement and affiliation) in its service (Kagan, 1972). Therefore, it appears that people need this sense of calmness that comes with trusting someone else.

If trust is this powerful and important, it makes sense to assume that we would monitor our judgments carefully. Yet, this just does not seem to be the case: "People are not accustomed to thinking hard and are often content to *trust* a plausible judgment that quickly comes to mind" [italics added] (Kahneman, 2003, p. 699). This idea raises an interesting question: does trusting this quick, plausible judgment continue to hold true for things that are considered untrustworthy from the beginning of the interaction?

A prevalent example of such a situation comes from the business world, specifically regarding the information businesses offer about their products or services (i.e., advertising). Consumers often distrust information presented by these organizations, especially when it concerns their products or services (Dyer & Kuehl, 1978, Tellis, 1997). Evidence shows that the mention of a familiar social category temporarily increases the accessibility of the traits associated with that category's stereotypes (e.g. Republican = conservative, wealthy, white, southern) (Higgins, 1996; Fiske, 1998). Therefore, it seems that when an unknown or distrusted business' products or services are mentioned our initial reaction may be to group them with all other untrustworthy products and services

to which we have been exposed. Yet, most businesses still sell their services and products. How? Specifically, when are their claims going to be trusted? What factors go into consumers' trusting a product or service?

The focus of this research is on this decision making process. The investigation includes examinations of different components of trust, the situations that tend to evoke the highest need for trust, and the involvement of prior experience in trust decision making. These three areas are investigated in the contexts of the make-up of human trust, perceived risk, and general prior knowledge. Each of these phenomena will now be evaluated in more detail.

### The Concept of Trust

To facilitate a fuller understanding of the concept of trust, it will be broken into individual parts and later synthesized into a working definition. This process was conducted by Hupcey, et al. (2001) and was done in the form of a meta-analysis. Five databases were searched (Medline, CINAHL, Life Sciences, PsychINFO and Sociological Abstracts) for any literature dealing with the concept of trust. In total they reviewed 107 scholarly articles from these various databases. From this review, they defined the components of trust and constructed a working definition of trust that could be generalized to all disciplines.

They first concentrated on the antecedents or preconditions of trust. They determined that the preconditions to trust are (p. 286):

1. A need that cannot be met without the help of another
2. Prior knowledge and/or experience with the other
3. Some assessment of risk or what is at stake

As has already been established, all of these criteria are met in a consumer's relationship with a business and the marketing of its product(s).

Next, Hupcey et al. (2001) focused upon the attributes of trust, which are (p. 290):

1. Dependency on another individual to have a need met
2. Choice or willingness to take some risk
3. An expectation that the trusted individual will behave in a certain way
4. Limited focus to the area or behavior related to the need
5. Testing of the trustworthiness of the individual

Recent research has shown that "people buy people" (Atkin, 2004, p. 36) and "branding is a people to people business..." (Gobé, 2001, p. 306). The point here is to show how some business researchers are starting to adopt an interpersonal strategy when marketing their product(s). Instead of some faceless organization touting their product, these researchers suggest that more success can be obtained by communicating with the consumer in an interpersonal fashion (e.g. "We care about you and your family and we design our products, like the

one you are holding, with this in mind"). Therefore, explaining trust as a relationship among individuals is apropos for this investigation.

Hupcey et al. (2001) also investigated the situations that prohibit the development of trusting relationships. In order to do this, they investigated where the boundaries of trust exist. They found that trust will not exist when (p. 290):

1. The decision to place oneself in a dependent or vulnerable position is not based on some assessment of risk
2. There is a perception of no choice
3. The risks outweigh the benefits

Risk, perceived choice, and an anticipated worthwhile payoff for the risk are needed for trust to develop and are integral parts of the proposed model here. All of these concepts are expounded upon in the Perceived Risk and Prior Knowledge sections of this investigation.

Finally, Hupcey et al. (2001) developed an operational definition of trust. This is the definition of trust used in the current investigation:

Trust emerges from the identification of a need that cannot be met without the assistance of another and some assessment of the risk involved in relying on the other to meet this need. Trust is a willing dependency on another's actions, but it is limited to the area of need and is subject to overt and covert testing. The outcome of trust is an evaluation of the congruence between expectations of the trusted person and actions (p. 290).

Why is an understanding of trust necessary for this investigation? Trust appears to be a form of persuasion. For instance, Schul, Mayo, and Burnstein (2004) investigated the different information processing strategies of people when they trust or distrust a source of information. They write:

When they believe a source, receivers tend to concentrate on message-congruent associations. However, if the source is suspected of being untrustworthy, receivers spontaneously activate message-incongruent associations, as they are considering what might happen if the message is invalid (p. 677).

These researchers found that participants spontaneously encoded the opposite of the conveyed message when they considered the source untrustworthy. Schul et al. (2004) suggest we do this to cope with uncertainty and to protect ourselves in case the source is lying.

Further support for the importance of trust comes from research done by Priester and Petty (2003). They found that trustworthiness replaces effortful scrutinizing of a message and leads participants to accept the message as truthful. From this and the aforementioned research, it is clear that trust is a potentially powerful persuasion tool in any advertisement and warrants investigation. As Hupcey et. al (2001) point out, trust must have an element of risk associated with it for it to develop. With this in mind, this investigation will now focus upon an important part of trust: perceived risk.

## Perceived Risk

In order to understand how human beings perceive risk, one must understand how people represent their environment. Reyna (2004) investigated these representations and their relationships to how we understand and react to perceived risk. She refers to her interpretation of these representations as fuzzy-trace theory.

### *Fuzzy-Trace Theory*

Fuzzy-trace theory was developed after studies showed that reasoning and remembering are independent processes (Reyna & Brainerd, 1995). According to fuzzy-trace theory, these independent processes occur because we form two representations of our environment: verbatim and gist representations. Although we take the time to create both, we rely primarily on gist representations in our everyday life. Gist representations are "fuzzy (less precise than verbatim representations) traces of experience in memory" (p. 61).

Reyna (2004) further states that: "...reasoning processes unfold in parallel rather than in series, often operating on the barest senses of ideas (the gist of a problem), and are fuzzy or qualitative rather than precise" (p. 61).

Most of the information we base our judgments on seems to be drawn from sparse amounts of actual perceptual information. These gist representations are argued to be the driving force behind our decision-making. Fuzzy-trace theory suggests that we construct gist representations from our intuition and emotion. Those things that are thought of quickly and have the most feeling associated with them seem to dominate our depictions of our



environment. It appears that we seem to recall facsimiles of our surroundings based on little substance and include emotion and ease of retrieval as two major criteria that are used in the decision-making process.

This process is even more constrained when we consider the decision to be risky. Perceived risk has been found to be a function of uncertainty and consequences (Cunningham, 1967; Peter and Ryan, 1976; Taylor, 1974). Reyna (2004) suggests a person's gist representation governs the perception of risk. Verbatim information rarely influences decision making in risky situations because we do not access it. When making a decision about risk, we evaluate our potential gains and losses and "automatically extract the gist of which class of events is 'bigger'" (p. 64).

Most important for this investigation, however, is that as we gain more and more experience with certain kinds of situations (e.g., deciding if what someone is telling us is the truth) we rely more on intuitive, gist-based information and less on analytical, verbatim-based reasoning. Therefore, the more experienced the person, the more he or she relies upon gist and intuition in making decisions. If trust is a fundamental process of interpersonal interactions, then human beings have to go through the trust judgment process many times each day. In addition, each time we go through the trust judgment it is considered a risky situation by definition (Hupcey et al., 2001). We, therefore, rely upon intuitive gist-based information in judgments of trustworthiness because we are both experienced with such situations (interacting with other people), and we consider such situations risky.

### *Two-System View*

Kahneman and Tversky's two-system view (Tversky & Kahneman, 1971) addresses the same processes Reyna (2004) does in her assessment of how human beings represent their environment. They suggest we have two cognitive systems that represent our environment: intuition (System 1) and reasoning (System 2) (Kahneman, 2003). System 1 processes are "fast, automatic, effortless, associative, implicit (not available to introspection), and often emotionally charged; they are also governed by habit and are therefore difficult to control or modify" (p. 698). The actions of System 2 are "slower, serial, effortful, more likely to be consciously monitored and deliberately controlled; they are also relatively flexible and potentially rule governed" (p. 698). As in Reyna's model, there are two separate representational systems at work in this theory. The two-system view also suggests that effortful processes (System 2) appear to interfere with one another whereas effortless processes (System 1) neither cause nor are affected by other effortless processes (Kahneman, 1973; Pashler, 1998). This is important to the current investigation because we appear to be predisposed to pay no attention to effortless processes and as a result, we allow many intuitive judgments to be expressed (Kahneman & Frederick, 2002). Thus, we tend to rely upon intuitive processes over effortful processes because they are quicker and easier to develop and use. Additionally, as stated earlier in this report, we are often content to trust a plausible judgment that quickly comes to mind (Kahneman, 2003).

We seem to want to make decisions in the easiest and quickest way possible. The best way to do this is to rely upon intuition. Intuition, however, is not a rational process and is therefore more likely to lead to incorrect decisions. "Hot states of high emotional and motivational arousal greatly increase the accessibility of thoughts that relate to the immediate emotion and current needs, as well as reducing the accessibility of other thoughts" (Kahneman, 2003, p. 701). Therefore, risk causes us to rely on thoughts that easily come to mind. We seem to zero-in on thoughts that we believe apply to the situation and ignore any thoughts that do not fit our current needs.

In applied situations, experienced decision makers in a pressure filled situation often do not have to choose between thoughts because only a single option is available for consideration (Klein, 1998). People in pressure filled situations go back to what they know (intuition) and rely on what easily comes to mind. Increasing a person's experience increases one's reliance upon intuition even further. In a pressure filled situation, intuition is based on even less information than in normal decision making (which is already restricted). Risk causes a physiological reaction, which results in a restriction of the information being processed and can cause us to encode and assimilate information outside of conscious awareness (Bremer, Southwick, & Charney, 1997; Van der Kolk, 1996). In other words, we can reach a decision by using information that quickly comes to mind, which is based on a small amount of perceptual data from the present situation. All of this can occur outside of conscious awareness, giving us the impression that we are being rational and careful in our judgments when, in

fact, we are not. The more experience we have with a decision-making situation, the more we rely upon these potentially unconscious, unchecked pieces of information.

Kahneman (2003) implies that the problem here is that intuition is correct in some occasions and because of this we learn to put faith in it; we end up trusting our intuition even though it is flawed. System 2 (rationality) is also flawed; however, its influence on our decision-making is not as powerful as intuition's influence when we encounter a risky situation. One summary of Kahneman and Tversky's findings is that we are confident in our intuitions and often rely upon them to make decisions. Experience causes us to rely even more upon intuition in decision making. When risk enters into the process, we constrain the amount of information used in our judgments and increase our use of our intuition. Trust judgments, therefore, should cause people to rely upon their constrained intuition because the situation is risky and the situation is one with which people have considerable experience.

The above discussion of perceived risk and its effects was theorized to be an integral part of the process that participants experienced in this research. One part of Hupcey et al.'s (2001) definition states: "The outcome of trust is an evaluation of the congruence between expectations of the trusted person and actions" (p. 290). To trust someone means his or her behavior must fit in with our expectations of what a trusted person does (and does not) do.

We use our memory, or prior experiences, to evaluate whether a person is trustworthy or not. As previously stated, people often view buying products as investing in an individual, not in an inanimate object from an unknown company. Participants in this research were expected to base their judgments of new claims/products on their prior experience with business's claims/products.

### Prior Experience

Prior experience with certain products and brands has been shown to have significant effects on task performance, including information processing (Alba & Hutchinson, 1987). This fits into the arguments made by both Kahneman (2003) and Reyna (2004). In order to fully comprehend how much influence prior experience has on consumer behavior, it will be examined from a more global perspective.

It has been established that trust is extremely important to human beings and that we must evaluate whether others are trustworthy (or not) numerous times throughout our daily activities. This process is thought to exist so we can work toward meeting the powerful need of human connectedness (Anderson et al., 2000). As previously established, however, we tend to be inaccurate when it comes to interpersonal perceptions (Funder, 1995) and it appears that we are unaware of our lack of ability (e.g., DePaulo et al., 1997). According to Kruger and Dunning (1999) and Dunning, Johnson, Ehrlinger, and Kruger (2003), the combination of the inaccuracy of interpersonal perception paired with being unaware that these inaccuracies exist can lead people to believe that they are accurately judging others when, in fact, they are not.

They state:

Thus, if people lack the skills to produce correct answers, they are also cursed with an inability to know when their answers, or anyone else's, are right or wrong. They cannot recognize their responses as mistaken, or other people's responses as superior to their own. In short, incompetence means that people cannot successfully complete the task of metacognition, which, among its many meanings, refers to the ability to evaluate responses as correct or incorrect (Dunning et al., 2003, p. 85).

It was assumed that participants' prior experience might influence their behavior in this research. Specifically, people are argued to be inaccurate at interpersonal perception (Funder, 1995) and seem to be unaware of their inaccuracy because they lack the requisite metacognitive skills to come to a correct answer. Again, it has been argued that people view purchasing goods and services as engaging in an interpersonal relationship with the company offering the products and services (Atkin, 2004; Gobé, 2001). Therefore, the effects of previous experience with interpersonal interactions were expected to influence the participants in the present research. Specifically, the effects of prior experience were expected to contribute to participants' using their intuition instead of analyzing the advertisements with a more methodical (i.e., system 2 or verbatim-based reasoning) process because they felt unsure of their ability to make an accurate decision about the advertisement. This would then contribute

to participants following the strategies described in the research of Kahneman (2003) and Reyna (2004).

### Hypotheses

The current experiment used print advertisements from four different fictitious businesses (automobile fuel, automobile repair, spa, and salon). The automobile fuel and the spa advertisements were considered to be from low risk product categories and the automobile repair and salon advertisements were considered to be from high risk product categories. Men were exposed to one advertisement from either the automobile fuel or automobile repair business.

Women were exposed to one advertisement from either the spa or salon business. Half of each of the business' (automobile fuel, automobile repair, spa, and salon) advertisements had its text altered to include a trust appeal.

Therefore, half of the male participants saw an advertisement with a trust appeal from either the automobile fuel or automobile repair business, whereas the other half saw an advertisement without a trust appeal from either the automobile fuel or automobile repair business. Half of the female participants saw an advertisement with a trust appeal from either the spa or salon business, whereas the other half saw an advertisement without a trust appeal from either the spa or salon business.

Four main hypotheses were proposed for this research. It was anticipated that risk and prior experience would equally influence male and female participants. Therefore, no specific predictions about the effects of gender were put forth for this research.

First, it was predicted that there would be a main effect of trust.

Participants were expected to rate advertisements containing a trust claim more favorably than those not containing a trust claim. This hypothesis was based on the findings of previous research showing that consumers showed more of a preference for advertisements with a trust appeal than those without a trust appeal (Li, 2000).

Second, an interaction of risk and trust was anticipated in this study.

Specifically, the difference between a trust claim and no trust claim would be larger for high risk advertisements than for low risk advertisements. Based on the findings of Kahneman (2003) and Reyna (2004), it was predicted that risk would contribute to participants' feeling uneasy with the risk of the advertisement. This risk would contribute to participants' encoding only the gist information from the advertisement. The trust appeal was considered to be a major part of the gist representation participants would encode. The prior experience with making decisions about advertising was also expected to contribute to participants relying heavily upon this gist representation. Therefore, those advertisements with a trust appeal that came from a riskier product category were predicted to be rated more favorably than those with a trust appeal from a low risk product category or those without a trust appeal.

Third, participants were expected to rate the high risk advertisements (automobile repair and salon) as being riskier product purchase decisions than the low risk advertisements (automobile fuel and spa). Participants were expected to feel they had equal amounts of knowledge about the product



categories used in this research. This hypothesis served as a manipulation check for the perceived risk of the advertisements as well as the product knowledge of the participants. These product categories were chosen based on the recommendation of a professional in the marketing research industry (L.H. Coleman, personal communication, February 18, 2005)<sup>1</sup>.

Fourth, it was anticipated that the advertisements with a trust appeal from the high risk product categories (automobile repair and salon) would be viewed more quickly than any of the other advertisements. This was hypothesized to occur because the high risk advertisements with a trust appeal would result in participants' feeling uncomfortable with the risk of the advertisement. This uneasiness would contribute to the participants' reading the advertisement quickly and making a decision about the advertisement faster in order to decrease their uneasiness.

## Method

### *Participants*

Two hundred fifty-six individuals (128 women and 128 men) were recruited for participation in this study with 32 males and 32 females in each of the four conditions. The individuals were selected from a population of people inside the Tri-County mall located in Cincinnati, Ohio over a period of 2 weeks.

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<sup>1</sup> Lois Coleman has spent 18 years conducting quantitative and qualitative marketing research for industry leading companies such as Procter and Gamble and Ethicon, a branch of Johnson & Johnson. She has done research in numerous product categories, including predominately male product categories (such as cigars) and predominately female product categories (such as salons). Her recommendations are based on her general experience as well as her research within specific male and female product categories.

Participants were approached by male and female employees of the data collection company Cunningham Field and Research Group, Inc. located in Omaha Beach, Florida. A branch of Cunningham Field and Research Group, Cunningham Research, located in Cincinnati, Ohio conducted the field research for this study. Cunningham Field and Research Group (along with Cunningham Research) is a member of the Marketing Research Association (MRA) and abides by the standards and guidelines set forth in "The Code of Marketing Research Standards" (Marketing Research Association, 2003).

Men and women within Tri-County Mall were chosen at random to participate in the study. In accordance with the MRA protocol, the experimenter approached the potential participant and asked if he or she would be willing to participate in a research study for the incentive of a dollar. If the individual agreed to participate, he or she was asked two demographic questions (i.e., participant's gender and age) in order to insure adequate representation of various characteristics. These two demographic questions served as a screener in this study (see Appendix A). Once this information was collected, the participant was escorted to a private office within Tri-County Mall.

Participants were asked to look at one advertisement and indicate when they felt that they were finished reading the advertisement. The experimenter from Cunningham Research recorded the viewing time of each participant on the space provided on the screener. When the participants indicated that they had had enough time to read the advertisement, they were handed the questionnaire and asked to fill it out.

Once sufficient numbers of certain demographic characteristics were met (sex and age range), the experimenters attempted to approach only people who appeared to fit the needed demographic characteristics. If an approached respondent fit into a demographic category that was already restricted, the experimenter explained that no additional participants in their demographic category were required, they were thanked for their interest, and dismissed.

### *Materials*

Eight advertisements that dealt with four different business categories (a gas station, an auto repair business, a spa, and a salon) were used in the current study (Appendix B). There were two advertisements for each business category. The format of the advertisements for each category was the same except for an implicit trust appeal added to one of the two advertisements.

Each advertisement category had its own 15 question, five choice rating scale questionnaire (Appendix A). These questionnaires were adapted from those developed by Li (2000). The questionnaires for all of the advertisements have the same format and asked the same questions. The only differences between the questionnaires were the names of the businesses and the names of the business categories referred to in the instructions and the questions.

The advertisements were designed to vary in their level of trust and perceived risk. The gas station advertisement and spa advertisement were from low perceived risk business categories and the auto repair advertisement and the salon advertisement were from high perceived risk business categories. As previously stated, the categories were chosen based on recommendations of a

professional in the marketing research industry (L.H. Coleman, personal communication, February 18, 2005).

### *Design and Procedure*

To accomplish the intended manipulation, men were shown only a gas station advertisement or an auto repair advertisement and women were shown only a spa advertisement or a salon advertisement. Thus, this was a 2x2x2 (Gender (with advertisement nested) x Trust x Risk) between-subjects experimental design with 32 participants in each of the eight conditions.

Participants were asked to look at one advertisement and indicate when they were finished reading the advertisement. The experimenter from Cunningham Research recorded the viewing time of each participant on the space provided on the screener. When the participants indicated that they had had enough time to read the advertisement, they were handed the questionnaire and asked to fill it out.

Once the participants finished the questionnaire, the experimenter provided the participants with a debriefing sheet explaining the purpose of the research and contact information of the sponsors of the research. The experimenter went over any questions the participants had about the experiment, thanked them and dismissed them.

## Results

### *Characteristics of Sample*

Males and females were equally represented in the study with 128 males and 128 females spread across the various conditions. For a complete breakdown of age groups across risk and trust conditions, refer to Table 1.

**Table 1 : Distribution of Age Across Levels of Trust and Risk**

Age	No Trust		Trust	
	Low Risk	High Risk	Low Risk	High Risk
18-28	14	12	12	8
29-39	23	21	28	39
40-50	21	19	17	13
51-61	5	8	5	2
62-72	1	1	1	1
73+	0	2	1	0
Total	64	64	64	64

Because the male and female participants were exposed to different advertisements, their data were analyzed separately. The data were coded as numerical data ranging from one to five, directly corresponding to the five answer choices for each question. The categories of the responses were technically ordinal scaled. However, it is customary in psychological research to analyze ordinal data as interval data because of the flexibility interval data gives the researcher. Due to this, the data were treated as interval scaled in the analyses used in this study. Each set of data (male, female) were analyzed using multivariate and univariate analyses of variance.

### *Judgments of Advertisements*

MANOVAS were used to analyze the hypotheses that (1) there would be a main effect of trust on participant's judgments of the advertisements, (2) there would be an interaction between trust and risk on participant's judgment of the advertisements, (3) the advertisements from the high risk product categories (automobile repair and salon) would be judged riskier product purchase decisions and participants' product category knowledge would not differ between advertisements, and (4) the advertisements from the high risk product categories (automobile repair and salon) would result in a longer viewing time by the participants. The goal of the present study was to determine whether or not trust appeals in well-known product categories with different levels of risk would affect peoples' judgments of the advertising.

Before testing for the main effects of trust and risk, the effect of age was tested to determine if it should be treated as a covariate in the MANOVA. Stevens (1986) states that two assumptions must be met for a variable to be considered a covariate: (1) The researcher should verify that there is a significant relationship between the dependent variables and the covariates and (2) Check to determine that the homogeneity of the regression hyperplanes is satisfied (p. 303). There was only one significant correlation in the analysis (age and advertisement viewing time [ $p < .001$ ]). The rest of the dependent variables (items 4-18) were not significantly correlated with age, thus assumption one was violated for all but advertisement viewing time. When tested with the Levene's Test of Equality of Error Variances, the significance value changed (.001 to .003)

when age was not entered as a covariate. Since the value of this test was not the same when age was removed, the second assumption (homogeneity of the regression hyperplanes) of Stevens (1986) was not met and therefore age was not run as a covariate in any of the further analyses.

*Males.* The analysis of the males' judgments (Appendix C) of the advertisements (scales 4,5,6,7,9,11,13,15) revealed a significant multivariate effect of the interaction between trust and risk,  $F(1, 128) = 2.075$ ,  $p = .044$ , observed power = .816. The analysis did not show any main effect of trust,  $F(1,128) = .759$ ,  $p = .639$ , observed power = .338, or of risk,  $F(1, 128) = 1.755$ ,  $p = .093$ , observed power = .733, on males' judgments of the advertisements.

To determine the specific nature of the interaction, the trust x risk effect was tested for each individual item. Item number 6 "When your (automobile needs fuel or car needs repaired), how likely is it that you would use Star (Fuel or Auto Repair)?" was significant,  $F(1, 128) = 8.219$ ,  $p = .005$ , observed power = .815, in the analysis. The other scales failed to reach significance.

In order to break down the trust x risk interaction, two univariate Analyses of Variance (ANOVA) were conducted to test the effects of trust at each level of risk separately (Table 2). These analyses showed that at the low risk condition (automobile fuel) the zero trust appeal resulted in males responding that they were more likely to use the brand ( $M = 3.59$ ,  $SD = .76$  versus  $M = 3.06$ ,  $SD = .84$ ),  $F(1,64) = 4.516$ ,  $p = .01$ , observed power = .745. There was no significant difference at the high risk (automobile repair) level,  $F(1, 64) = 1.854$ ,  $p = .258$ , observed power = .202.

**Table 2: Males' Item 6 "How likely to use brand" Results**

Risk Level	Trust Level		Total
	No Trust	Trust	
Low	3.59 (0.76)	3.06 (0.84)	3.33 (0.84)
High	3.22 (0.79)	3.47 (0.67)	3.34 (0.74)
Total	3.41 (0.79)	3.27 (0.78)	3.33 (0.79)

*Females.* The females' data concerning their judgments of the advertisements (Appendix C) were analyzed in a manner similar to that of the males using a MANOVA. The analysis yielded a significant main effect of trust,  $F(1, 128) = 2.411, p = .019$ , observed power = .880, and a significant interaction of trust and risk,  $F(1, 128) = 2.216, p = .031$ , observed power = .846. No main effect for risk was found for females,  $F(1, 128) = 1.736, p = .097$ , observed power = .727.

Since the interaction of trust and risk was significant, it was necessary to examine the effects of trust at each level of risk instead of examining the main effect of trust by itself. With this in mind, the trust x risk effect was tested for each individual item. It was determined that item number 5 "My overall opinion of Star (Spa or Salon) is:" was significant,  $F(1, 128) = 7.739, p = .006$ , observed power = .788. None of the other items reached significance.



This analysis was performed following the same pattern as with the males' data, with univariate analyses performed analyzing the effects of trust at each level of risk separately (Table 3). In the low risk condition (Spa) it was determined that a trust appeal resulted in a higher overall opinion of the company than when no trust appeal was used ( $M = 4.09$ ,  $SD = .75$  versus  $M = 3.22$ ,  $SD = .64$ ),  $F(1, 64) = 25.159$ ,  $p = .000$ , observed power = .999. This same result was not found at the high risk (Salon) condition,  $F(1, 64) = .090$ ,  $p = .765$ , observed power = .060.

**Table 3: Females' Item 5 "My overall opinion of company is" Results**

Risk Level	Trust Level		Total
	No Trust	Trust	
Low	3.22 (.75)	4.09 (.64)	3.66 (.82)
High	3.77 (1.12)	3.84 (.68)	3.81 (.91)
Total	3.49 (.98)	3.97 (.67)	3.73 (.87)

### *Confidence of Judgments*

The second hypothesis predicted that participants' confidence ratings would differ by trust and risk. That is, a high risk advertisement with a trust appeal was anticipated to result in higher scores on the confidence scales (8,10,12,14,16) than any of the other conditions. The statistical designs (MANOVA and ANOVA) used to analyze the results for males' and females'

confidence ratings were the same as the statistical designs used to examine their judgments of the advertising.

*Males.* The data for the males (Appendix C) were analyzed using a MANOVA, testing for main effects of trust and risk, and the interaction of trust x risk. The results showed that trust,  $F(1, 128) = .916$ ,  $p = .473$ , observed power = .318, risk,  $F(1, 128) = 1.187$ ,  $p = .319$ , observed power = .410, and the interaction of trust x risk,  $F(1, 128) = 1.630$ ,  $p = .157$ , observed power = .551, were all non-significant.

*Females.* The data for the females (Appendix C) were also analyzed using a MANOVA testing for the main effects of trust, risk, and the interaction of trust x risk. The results showed that trust,  $F(1, 128) = 1.308$ ,  $p = .265$ , observed power = .450, risk,  $F(1, 128) = .276$ ,  $p = .925$ , observed power = .116, and trust x risk,  $F(1, 128) = .343$ ,  $p = .886$ , observed power = .135, were also all non-significant. Thus, the second hypothesis was not supported for males or females.

### *Self-perceptions*

The third hypothesis predicted that men and women would consider choosing the high risk product (an automobile repair business for the men and a salon for the women) to be more risky than choosing the low risk product (automobile fuel for the men and a spa for the women). Additionally, it was predicted that men and women would be equally knowledgeable across both product categories to which they were exposed. That is, men were predicted to report being equally knowledgeable about car fuel and car repair, and women were predicted to report being equally knowledgeable about spas and salons.

This hypothesis was designed to determine if the manipulations of the trust claim and the perceived risk of the product category were successful. To test these predictions, the data for men and women were analyzed using a MANOVA to determine if trust, risk, or the interaction of trust and risk had any significant effects on the participants' responses.

*Males.* The males' data (Appendix C) for items 17 and 18 showed that trust,  $F(1, 128) = 1.434$ ,  $p = .242$ , observed power = .302, risk,  $F(1, 128) = .824$ ,  $p = .441$ , observed power = .188, and the interaction of trust x risk,  $F(1, 128) = 2.879$ ,  $p = .060$ , observed power = .554 were all non-significant.

*Females.* The females' data (Appendix C) for items 17 and 18 showed a significant main effect of trust,  $F(1, 128) = 9.831$ ,  $p = .000$ , observed power = .981. The main effects of risk,  $F(1, 128) = .224$ ,  $p = .800$ , observed power = .084 and the interaction of trust x risk,  $F(1, 128) = .356$ ,  $p = .701$ , observed power = .106 were both found to be non-significant.

To determine the specific nature of the main effect of trust, the trust effect was tested for each individual item. For item 17: "I feel that choosing a (spa or salon) is a risky decision," females rated the product (Table 4) as more risky when a trust appeal was included ( $M = 3.72$ ,  $SD = .75$  versus  $M = 3.19$ ,  $SD = 1.18$ ),  $F(1, 128) = 9.175$ ,  $p = .003$ , observed power = .852. The analysis also revealed (Table 5) that females rated themselves as more knowledgeable about the product category (based on answers to item 18: "I feel that I am knowledgeable about [spas or salons]") if a trust appeal was included ( $M = 4.23$ ,

$SD = .85$  versus  $M = 3.59$ ,  $SD = 1.00$ ,  $F(1, 128) = 14.987$ ,  $p = .000$ , observed power = .970.

The third hypothesis, which stated that the advertisements from the riskier product categories (automobile repair and salon) would result in participants' rating a product purchase decision as more risky than a product purchase decision from a low risk category (automobile fuel and spa), was not supported. Additionally, the prediction that participants would be equally knowledgeable across product categories was found for males but not for females.

**Table 4: Females' Item 17: "I feel that choosing a (spa or salon) is a risky decision" Responses**

Risk Level	Trust Level		Total
	No Trust	Trust	
Low	3.28 (1.11)	3.69 (.69)	3.49 (.94)
High	3.09 (1.25)	3.75 (.80)	3.42 (1.10)
Total	3.19 (1.18)	3.72 (.75)	3.45 (1.02)

**Table 5: Females' Item 18: "I feel that I am knowledgeable about (spas or salons)" Responses**

Risk Level	Trust Level		Total
	No Trust	Trust	
Low	3.53 (1.05)	4.22 (.87)	3.88 (1.02)
High	3.66 (.97)	4.25 (.84)	3.95 (.95)
Total	3.59 (1.00)	4.23 (.85)	3.91 (.98)

### *Advertisement Viewing Time*

The fourth hypothesis predicted that the shortest viewing time would occur for those advertisements with a trust appeal from high product risk categories (automobile repair and salon). The data were analyzed using a univariate analysis of variance.

*Males.* The data for the males (Table 6) yielded significant main effects of trust,  $F(1, 128) = 4.613$ ,  $p = .034$ , observed power = .568 and an interaction of trust x risk,  $F(1, 128) = 4.001$ ,  $p = .048$ , observed power = .510. No significant main effect for risk was obtained,  $F(1, 128) = 1.200$ ,  $p = .276$ , observed power = .192.

It was determined that for the high risk advertisement (automobile repair) the trust appeal resulted in a significantly shorter amount of viewing time ( $M = 12.78$ ,  $SD = 2.80$  versus  $M = 15.42$ ,  $SD = 2.10$ ,  $F(1, 63) = 21.773$ ,  $p = .000$ , observed power = .996). No significant difference was found for the low risk

(fuel) advertisement as a function of trust appeal,  $F(1, 64) = .007$ ,  $p = .934$ , observed power = .051.

**Table 6: Male's Advertisement Viewing Times (In Seconds)**

Risk Level	Trust Level		Total
	No Trust	Trust	
Low	14.84 (3.45)	14.75 (5.40)	14.80 (4.49)
High	15.42 (2.09)	12.78 (2.34)	14.08 (2.59)
Total	15.13 (2.86)	13.77 (4.26)	14.44 (3.68)

### *Females*

The data for the females (Appendix C) were also analyzed using a univariate analysis of variance. The results of the analysis showed that the effects of trust,  $F(1, 128) = .155$ ,  $p = .694$ , observed power = .068, risk,  $F(1, 128) = .205$ ,  $p = .652$ , observed power = .073, and the interaction of trust and risk,  $F(1, 128) = .025$ ,  $p = .874$ , observed power = .053, were all non-significant.

Therefore, hypothesis four that predicted advertisement viewing time would be shortest for those advertisements from a high risk product category (automobile repair and salon) with a trust appeal was supported for the males but not for the females.

## Discussion

Trust has been shown to be a powerful and persuasive tool in human communication (Hupcey et al., 2001). Previous research has shown that including a trust appeal in an advertisement resulted in participants' rating the advertisement and the company behind the advertisement more favorably than an advertisement without a trust appeal (Li, 2000). This previous research also determined that a trust appeal increased participants' confidence in their beliefs about performance quality. The question examined in the present research was whether or not trust would be powerful enough to overcome the effects of risk and prior product knowledge on participants' perceptions of advertisements.

The results of the present study seem to suggest that a trust appeal in an advertisement had a persuasive effect upon females but not upon males. Women who viewed the spa advertisement (low product risk category) with a trust appeal had a higher overall opinion of the company than the women who saw the spa advertisement without the trust appeal. For men, the fuel advertisement (low risk product category) without a trust appeal resulted in a greater likelihood that they would purchase the product than the men who saw the fuel advertisement with a trust appeal. These results suggest that for men a trust appeal can actually contribute to their disliking the advertisement more than the advertisement without a trust appeal. Women, on the other hand, responded positively to a trust appeal. However, this only occurred when the advertisement was for a low risk product (spa).

Men's and women's confidence ratings did not differ across advertisements as had been predicted. This finding is also inconsistent with the findings of previous research (Li, 2000), which had not controlled for either risk or prior product knowledge.

For men, the perceived risk of the automobile fuel and automobile repair product categories did not differ ( $M = 3.36$ ,  $SD = .86$  versus  $M = 3.59$ ,  $SD = .89$ , or between 'neutral' and 'somewhat risky' answer choices used for this scale). This result could have been found because (1) the manipulation did not work, or (2) the between- subjects design was not powerful enough to detect a difference. Indeed, observed power for this comparison was only .20.

For women, the perception of risk of the spa and salon advertisements, along with their perceived product category knowledge, increased when the women viewed an advertisement with a trust appeal. It appears that a trust appeal contributed to the women feeling that the product category was more risky and that they were more knowledgeable about the product category.

Finally, there exists a difference in the amount of time men spent viewing the high risk advertisements. Specifically, men took significantly less time to read through the automobile repair advertisement with a trust appeal even though this advertisement contained a higher number of words than any of the other advertisements to which the men were exposed. For women, there were no differences in advertisement viewing times. This leads to one of two conclusions: (1) Men did not read the advertisement all the way through or (2) Men simply read this advertisement at a faster rate than they did any of the other



advertisements. Since every participant was chosen from the same population, and every advertisement was viewed under the same circumstances, it seems more likely that the men did not read through the entire advertisement.

The results of the analyses of the confidence items (8, 10, 12, 14, 16), the perceived risk item (17) and the prior product knowledge item (18) for both the men and women were different than had been predicted. In addition, men were also determined to vary in the amount of time they took to read the high risk advertisement versus the low risk advertisement. One way of explaining these differences is to look at the effects of prior experience on human behavior along with gender differences in processing styles.

#### *Prior Experience*

People are argued to be generally inaccurate when it comes to interpersonal perception (Funder, 1995). Additionally, research has found that when people's inaccuracy level is high, they tend to believe that they are actually performing at a satisfactory level because they do not have the metacognitive skill to know they are performing poorly (Dunning, et al., 2003, Kruger and Dunning, 1999).

Logically, it seems safe to assume that if individuals think they are making accurate decisions they will not be vigilantly seeking situations that would expose limitations in their decision-making ability. It was assumed that men and women participants knew they were poor judges of the truthfulness of advertising and this would contribute to their feeling uneasy about making decisions about the advertising. In addition, it was assumed that the perceived risk of the product

category would contribute to the participants' feeling even more uneasy with the decision-making process they encountered in this research. Thus, trust appeals in the advertisements were designed to serve as an aid in the decision-making process of the participants by giving them something upon which they could feel comfortable basing their decisions.

These results might suggest that men and women were not affected by the trust appeal in the advertisement because they did not feel they were poor decision-makers in the first place. Indeed, the confidence items (8, 10, 12, 14, 16) show that the characteristics of the advertisements did not significantly influence participants' confidence in their decisions. If the participants did not believe their decision-making ability was flawed, the probability that they would be affected by the manipulations of trust and risk would be reduced because they would not reevaluate their decision-making ability.

The results of the perceived risk and product knowledge items (17 & 18) also show that men were not affected by the intended manipulation. This result could have been found because the men did not reevaluate their decision-making abilities. Of course, these results could have been found because of the men not reading through the advertisement and not using its information in their decision-making. Either way, men did not seem to gain or lose any confidence in their judgments of the advertising after being exposed to the advertisement itself.

Women, on the other hand, were influenced by a trust appeal depending on the perceived risk of the product and their knowledge of the product category. In order to understand why this result might have occurred for the women but not for the men, it is necessary to examine gender differences in the processing of advertisements.

### *Gender Differences*

Although gender was not considered in the initial analysis, the results showed that men and women differed in the ways they perceived the advertisements. This portion of the discussion is somewhat tentative since gender and advertisement type were confounded in the design of this research. Even though this design does not allow for direct comparison of men and women, previous research suggests that some form of gender processing differences may have influenced the results of this research.

Wolin (2003) conducted a meta-analysis looking across three decades worth of gender-related advertising research. She concluded that males and females process advertisements differently. Specifically, females process advertisements more comprehensively because of their more detailed processing skills that they seem to develop in early childhood.

Further support for this gender processing difference comes from Putreavu (2004). This research involved showing men and women identical print advertisements with the content of the advertisements manipulated to be more or less verbal (according to the number of words contained), more or less harmonious (focusing on the individual products benefits versus focusing on how

the product compares to other products in its category), and attribute versus categorical-oriented (the specific features of the product versus what the product was designed to do [e.g., the perfect family sedan]). The tasks involved participants listing any thoughts they had about the advertisements as well as having them rate their attitudes toward the advertisements. The results showed that women preferred more verbal, harmonious, complex (pictures and words versus either pictures or words alone), and category-oriented versions of the print advertisements. Men, on the other hand, preferred the more comparative, simple, and attribute-oriented versions of the print advertisements. Thus, men and women had "sharply varying reactions to *identical* print advertisements" (p. 59).

The argument for different processing strategies is strengthened by the findings from event-related potential research in which participants viewed visual stimuli. Guillem and Mogg (2005) found that: (1) males maintain less information in memory and/or they form more labile representations than females, (2) males' representations are less specific (more sensitive to subjective familiarity and interference) than females' representations, and (3) women process more of the contextual attributes of items than men do. Taken together, men process less information than women and are more likely to become distracted by previous memories.

The present research revealed similar findings. The advertisement the women preferred had a paragraph containing a story about the owners of the salon traveling the world to find the best products and services for their clients.

This paragraph was "story-like" and maintained a category-oriented focus (as opposed to listing all of its treatments) that seems to closely match the findings of previous research showing women preferring a more "story-like" advertisement. The preferred advertisement for the men was completely different than the one for the women. There was no long paragraph to read through, it was simple to look at and understand, and the focus of the advertisement was on what the fuel was able to do for the customer.

Again, the men preferred the advertisement with the least amount of information that was conveyed very simply and directly. The women preferred the advertisement that contained a lot of detail about the way the owners of the salon chose their products (i.e., context). This matches with the processing styles the men and women used in Guillem and Mograss' (2005) research.

The present research seems to support the conclusion that men and women process advertisements differently and prefer those advertisements that most closely match their processing styles. It seems that including a trust appeal in the advertisements resulted in men not preferring the advertisement simply because it contained what they considered to be unnecessary information. This can be seen in their advertisement preferences and in the fact that the longest advertisement (automobile repair advertisement with trust appeal) had the quickest viewing time of any of the advertisements to which the participants were exposed.

Additional support for gender differences in processing styles comes from the women not choosing the advertisement with the most information (salon

advertisement with trust appeal). This advertisement's copy was presented in a bullet point format that does not attempt to tell a story and is strictly attribute-oriented. Even though this advertisement did have some of the characteristics of advertisements women prefer (more verbal and complex), its formatting and focus were perhaps less consistent with the way women prefer to process information.

In summary, the results of this research seem to suggest that, for women, trust appeals in advertising are most effective when they are story-like (harmonious), complex, and categorically-oriented. For men, trust appeals are generally ineffective, particularly when they are wordy. Instead, men preferred advertisements without a trust appeal that are primarily attribute-oriented and relatively brief.

Future research would help strengthen the conclusion that men and women process advertisements in gender-specific ways. The present research was limited in its ability to compare across genders because of its between-subjects design. Perhaps a within-subjects design using similar materials that apply equally to both sexes would be able to draw stronger conclusions about any gender difference in processing style.

An additional area to be investigated is the thoughts of men and women about the risk involved in making product decisions. The question about product risk in this study was one of magnitude estimation. In effect, men and women were asked to rate this product relative to other risky decisions they have made. Future research would benefit from giving men and women a choice between

product categories (i.e., In this study, simply asking men and women "Which is a more risky product category: automobile fuel or automobile repair?" for the men or "Which is a more risky product category: a spa or a salon?" for the women).

Doing so would allow a more sensitive assessment of perceived risk.

Overall, the results of the present research suggest that a trust appeal can have limited persuasive effects for women and no effect for men. It does seem likely that participants' prior experience, along with inherent gender differences influenced the behavior of the participants in this research.

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**APPENDIX A**  
**QUESTIONNAIRES USED IN STUDY**

## Screenener

1. Gender of participant

Male

Female

2. Which of the following age groups are you in?

18-28    29-39   40-50   51-61   62-72   73+

3. Participants ad viewing time:

\_\_\_\_\_ seconds

### Questionnaire for Gas Station Advertisements

The following questions have been designed to be simple and straightforward. However, if any of the questions are unclear, please feel free to ask about them. For each of the following questions, please rate how you feel about Star Fuel by choosing the best choice given to you.

4. My overall assessment of this advertisement is:

Very				Very
Negative (A)	Negative (B)	Neutral(C)	Positive(D)	Positive (E)

5. My overall opinion of Star Fuel is:

Very				Very
Negative (A)	Negative (B)	Neutral(C)	Positive(D)	Positive (E)

6. When your automobile needs fuel, how likely is it that you would use Star Fuel?

Very				Very
Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Likely(E)

7. How likely is it that Star Fuel provides a high quality product?

Very				Very
Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Likely(E)

8. How confident are you in your answer to the prior question?

Not at	Somewhat	Neutral(C)	Somewhat	Very
Confident(A)	Unconfident(B)		Confident(D)	Confident(E)

9. How likely is it that Star Fuel treats its customers fairly?

Very				Very
Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Likely(E)

10. How confident are you in your answer to the prior question?

Not at	Somewhat	Neutral(C)	Somewhat	Very
Confident(A)	Unconfident(B)		Confident(D)	Confident(E)

11. How likely is it that Star Fuel would take advantage of its customers?

Very Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Very Likely(E)
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12. How confident are you in your answer to the prior question?

Not at Confident(A)	Somewhat Unconfident(B)	Neutral(C)	Somewhat Confident(D)	Very Confident(E)
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13. How likely is it that Star Fuel cares about its customers?

Very Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Very Likely(E)
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14. How confident are you in your answer to the prior question?

Not at Confident(A)	Somewhat Unconfident(B)	Neutral(C)	Somewhat Confident(D)	Very Confident(E)
------------------------	----------------------------	------------	--------------------------	----------------------

15. How likely is it that the claims made in this advertisement are true?

Very Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Very Likely(E)
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16. How confident are you in your answer to the prior question?

Not at Confident(A)	Somewhat Unconfident(B)	Neutral(C)	Somewhat Confident(D)	Very Confident(E)
------------------------	----------------------------	------------	--------------------------	----------------------

17. I feel that choosing fuel for my automobile is a risky decision.

Strongly Disagree(A)	Somewhat Disagree(B)	Neutral(C)	Somewhat Agree(D)	Strongly Agree(E)
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18. I feel that I am knowledgeable about automotive fuel.

Strongly Disagree(A)	Somewhat Disagree(B)	Neutral(C)	Somewhat Agree(D)	Strongly Agree(E)
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# Questionnaire for Auto Care Advertisements

The following questions have been designed to be simple and straightforward. However, if any of the questions are unclear, please feel free to ask about them. For each of the following questions, please rate how you feel about Star Auto Care by choosing the best choice given to you.

4. My overall assessment of this ad is:

Very  
Negative (A)      Negative (B)    Neutral(C)    Positive(D)    Very  
Positive (E)

5. My overall opinion of Star Auto Care is:

Very  
Negative (A)      Negative (B)    Neutral(C)    Positive(D)    Very  
Positive (E)

6. When your car needs repaired, how likely is it that you would use Star Auto Care?

Very  
Unlikely(A)      Unlikely(B)    Maybe(C)    Likely(D)    Very  
Likely(E)

7. How likely is it that Star Auto Care provides a high quality service?

Very  
Unlikely(A)      Unlikely(B)    Maybe(C)    Likely(D)    Very  
Likely(E)

8. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)    Unconfident(B)      Confident(D)    Confident(E)

9. How likely is it that Star Auto Care treats its customers fairly?

Very  
Unlikely(A)      Unlikely(B)    Maybe(C)    Likely(D)    Very  
Likely(E)

10. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)    Unconfident(B)      Confident(D)    Confident(E)

11. How likely is it that Star Auto Care would take advantage of its customers?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

12. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

13. How likely is it that Star Auto Care cares about its customers?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

14. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

15. How likely is it that the claims made in this advertisement are true?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

16. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

17. I feel that choosing an auto care business is a risky decision.

Strongly      Somewhat      Neutral(C)      Somewhat      Strongly  
Disagree(A)      Disagree(B)      Agree(D)      Agree(E)

18. I feel that I am knowledge about auto care businesses.

Strongly      Somewhat      Neutral(C)      Somewhat      Strongly  
Disagree(A)      Disagree(B)      Agree(D)      Agree(E)

## Questionnaire for Spa Advertisements

The following questions have been designed to be simple and straightforward. However, if any of the questions are unclear, please feel free to ask about them. For each of the following questions, please rate how you feel about Star Spa by choosing the best choice given to you.

4. My overall assessment of this ad is:

Very Negative (A)	Negative (B)	Neutral(C)	Positive(D)	Very Positive (E)
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5. My overall opinion of Star Spa is:

Very Negative (A)	Negative (B)	Neutral(C)	Positive(D)	Very Positive (E)
----------------------	--------------	------------	-------------	----------------------

6. When you want to go to a spa, how likely is it that you would go to Star Spa?

Very Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Very Likely(E)
---------------------	-------------	----------	-----------	-------------------

7. How likely is it that Star Spa provides a high quality service?

Very Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Very Likely(E)
---------------------	-------------	----------	-----------	-------------------

8. How confident are you in your answer to the prior question?

Not at Confident(A)	Somewhat Unconfident(B)	Neutral(C)	Somewhat Confident(D)	Very Confident(E)
------------------------	----------------------------	------------	--------------------------	----------------------

9. How likely is it that Star Spa treats its customers fairly?

Very Unlikely(A)	Unlikely(B)	Maybe(C)	Likely(D)	Very Likely(E)
---------------------	-------------	----------	-----------	-------------------

10. How confident are you in your answer to the prior question?

Not at Confident(A)	Somewhat Unconfident(B)	Neutral(C)	Somewhat Confident(D)	Very Confident(E)
------------------------	----------------------------	------------	--------------------------	----------------------

11. How likely is it that Star Spa would take advantage of its customers?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

12. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

13. How likely is it that Star Spa cares about its customers?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

14. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

15. How likely is it that the claims made in this advertisement are true?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

16. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

17. I feel that choosing a spa is a risky decision.

Strongly      Somewhat      Neutral(C)      Somewhat      Strongly  
Disagree(A)      Disagree(B)      Agree(D)      Agree(E)

18. I feel that I am knowledgeable about spas.

Strongly      Somewhat      Neutral(C)      Somewhat      Strongly  
Disagree(A)      Disagree(B)      Agree(D)      Agree(E)

## Questionnaire for Salon Advertisements

The following questions have been designed to be simple and straightforward. However, if any of the questions are unclear, please feel free to ask about them. For each of the following questions, please rate how you feel about Star Salon by choosing the best choice given to you.

4. My overall assessment of this ad is:

Very  
Negative (A)      Negative (B)      Neutral(C)      Positive(D)      Very  
Positive (E)

5. My overall opinion of Star Salon is:

Very  
Negative (A)      Negative (B)      Neutral(C)      Positive(D)      Very  
Positive (E)

6. When you decide to go to a salon, how likely is it that you would use Star Salon?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

7. How likely is it that Star Salon provides a high quality service?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

8. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

9. How likely is it that Star Salon treats its customers fairly?

Very  
Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very  
Likely(E)

10. How confident are you in your answer to the prior question?

Not at      Somewhat      Neutral(C)      Somewhat      Very  
Confident(A)      Unconfident(B)      Confident(D)      Confident(E)

11. How likely is it that Star Salon would take advantage of its customers?

Very Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very Likely(E)

12. How confident are you in your answer to the prior question?

Not at Confident(A)      Somewhat Unconfident(B)      Neutral(C)      Somewhat Confident(D)      Very Confident(E)

13. How likely is it that Star Salon cares about its customers?

Very Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very Likely(E)

14. How confident are you in your answer to the prior question?

Not at Confident(A)      Somewhat Unconfident(B)      Neutral(C)      Somewhat Confident(D)      Very Confident(E)

15. How likely is it that the claims made in this advertisement are true?

Very Unlikely(A)      Unlikely(B)      Maybe(C)      Likely(D)      Very Likely(E)

16. How confident are you in your answer to the prior question?

Not at Confident(A)      Somewhat Unconfident(B)      Neutral(C)      Somewhat Confident(D)      Very Confident(E)

17. I feel that choosing a salon is a risky decision.

Strongly Disagree(A)      Somewhat Disagree(B)      Neutral(C)      Somewhat Agree(D)      Strongly Agree(E)

18. I feel that I am knowledgeable about salons.

Strongly Disagree(A)      Somewhat Disagree(B)      Neutral(C)      Somewhat Agree(D)      Strongly Agree(E)

## **APPENDIX B**

### **ADVERTISEMENTS USED IN STUDY**

**(Note: Numbers 33-40 on advertisements used only to match advertisement to questionnaire)**

Gas Station Advertisement: No Trust Claim

**Could it be that low priced fuel  
that seemed like such a bargain?**

33



**This will never happen with Star Fuel!**

*Our three point commitment:*

**Highest Quality Fuel**

**Cleanest Fuel Available**

**Reasonable Prices**

*We deal directly with the refineries,  
so we know the origin of our fuel.*

*Plus, there is no middle man mark-up.*

**STAR FUEL**

**High Quality Fuel At a Reasonable Price**

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Gas Station Advertisement: Trust Claim

34

**Could it be that low priced fuel  
that seemed like such a bargain?**



**This will never happen with Star Fuel!**

*Our three point commitment*

**Highest Quality Fuel**

**Cleanest Fuel Available**

**Reasonable Prices**

*Four generations of family owned and operated service stations assure you high quality fuel at fair prices. We deal directly with the refineries. We know the origin of the fuel, and there is no middle man mark-up.*

**STAR FUEL**

**High Quality Fuel At a Reasonable Price**

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Auto Care Advertisement: No Trust Claim

35

Does it seem like mechanics are always testing your Automotive IQ ***before they ever look at your car?***

Are you tired of feeling stupid about car repair?



*At Star Auto Care, we don't expect you to be an "Automotive Genius" – that's what we demand from our ASC certified mechanics. Our Master Mechanics are experts at helping you thoroughly understand your options on the work that needs to be done before the work begins.*

***Be smart!***

***Get a fair deal at Star Auto Care.***

Auto Care Advertisement: Trust Claim

Does it seem like mechanics are always testing your Automotive IQ ***before they ever look at your car?*** 36

Are you tired of feeling stupid about car repair?



*I was too. So, I founded Star Auto Care 20 years ago. I was an ordinary businessman who knew something about cars, but was tired of feeling foolish when I took my car to the shop. So, I opened my own. I found the best ASC certified mechanics available. Then, I taught them how to explain car problems to the rest of the world. Our Master Mechanics are experts at helping you thoroughly understand your options on the work that needs to be done before the work begins.*

***Be smart!***  
***Get a fair deal at Star Auto Care.***

Spa Advertisement: No Trust Claim

## Too Much of A Good Thing? *Never!*

37



*Take this quiz to find out if you are in danger of getting "spa fatigue":*

1. *You can pretty much predict the menu of services, no matter what spa you're in.*
2. *You get the same three treatments all the time.*
3. *The experience seems like "the same old thing" instead of something wonderfully soothing or energizing.*

*If you answered "yes" to any of the questions, please come visit us.*

*Star Spa is the only area spa that combines world class service  
with treatments and products available only at the world's most exclusive spas.*

*Star Spa*

*You can never have too much of a good thing.*

# Too Much of A Good Thing? *Never!*



*Take this quiz to find out if you are in danger of getting "spa fatigue":*

1. *You can pretty much predict the menu of services, no matter what spa you're in.*
2. *You get the same three treatments all the time.*
3. *The experience seems like "the same old thing" instead of something wonderfully soothing or energizing.*

*If you answered "yes" to any of the questions, please come visit us.*

*Star Spa is the only area spa that combines world class service with treatments and products available only at the world's most exclusive spas.*

*Our local owners spend three months each year traveling to the world's most exclusive spas, discovering the most relaxing treatments and effective ingredients. They bring back products and treatments that they themselves found to be the best, individually training our staff in the world's most exclusive services. You are invited to share in this same kind of luxury. Each visit is truly distinctive.*

*Star Spa*

*You Can Never Have Too Much Of A Good Thing.*

Salon Advertisement: No Trust Claim

39

Do you want to know what hair styles and colors  
are right for you  
*(and not just your stylist)?*



**Preview hair styles and colors  
on our special computer!**

*The special stylist-designed software lets you experiment  
with thousands of colors and styles while you're  
waiting to meet your stylist.*

*No more "Next Day Surprises"  
Customized Hair Design at Star Salon*

---

## Salon Advertisement: Trust Claim

40

Do you want to know what hair styles and colors  
are right for you  
(and not just your stylist)?



**Now, you and your stylist can preview the various style and color possibilities that work best for you and fit your lifestyle.**

- Our special stylist-designed software uses your own face as the model for all of the style and color selections.
- You and your stylist take the time to collaborate about which "look" is the one for you. Then, the stylist guides you through the program based on the ideas the two of you have discussed.
- Your cut and color is then customized just for you, based on the computer generated images.

*No More "Next Day Surprises"*  
*Customized Hair Design at Star Salon*

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**APPENDIX C**  
**COMPLETE TABLES OF DATA USED IN STUDY**



**Table 7: All Data for Males' Judgments of Advertisements**

## Descriptive Statistics

	Trust level	Risk level	Mean	Std. Deviation	N
Overall assessment of ad	No trust	Low risk	3.47	.72	32
		High risk	3.50	.72	32
		Total	3.48	.71	64
	Trust	Low risk	3.50	1.02	32
		High risk	3.72	.81	32
		Total	3.61	.92	64
	Total	Low risk	3.48	.87	64
		High risk	3.61	.77	64
		Total	3.55	.82	128
Overall opinion of company	No trust	Low risk	3.59	.80	32
		High risk	3.69	.78	32
		Total	3.64	.78	64
	Trust	Low risk	3.34	.65	32
		High risk	3.91	.78	32
		Total	3.62	.77	64
	Total	Low risk	3.47	.73	64
		High risk	3.80	.78	64
		Total	3.63	.77	128
How likely to use brand	No trust	Low risk	3.59	.76	32
		High risk	3.22	.79	32
		Total	3.41	.79	64
	Trust	Low risk	3.06	.84	32
		High risk	3.47	.67	32
		Total	3.27	.78	64
	Total	Low risk	3.33	.84	64
		High risk	3.34	.74	64
		Total	3.34	.79	128
High quality service	No trust	Low risk	3.62	.79	32
		High risk	3.28	.68	32
		Total	3.45	.75	64
	Trust	Low risk	3.44	.50	32
		High risk	3.50	.76	32
		Total	3.47	.64	64
	Total	Low risk	3.53	.67	64
		High risk	3.39	.73	64
		Total	3.46	.70	128
Treats customers fairly	No trust	Low risk	3.31	.54	32
		High risk	3.41	.56	32
		Total	3.36	.55	64
	Trust	Low risk	3.44	.76	32
		High risk	3.34	.55	32
		Total	3.39	.66	64

	Total	Low risk	3.38	.65	64
		High risk	3.37	.55	64
		Total	3.38	.60	128
Take advantage of customers	No trust	Low risk	3.28	.63	32
		High risk	3.25	.44	32
		Total	3.27	.54	64
	Trust	Low risk	3.22	.66	32
		High risk	3.47	.62	32
		Total	3.34	.65	64
	Total	Low risk	3.25	.64	64
		High risk	3.36	.55	64
		Total	3.30	.60	128
Cares about customers	No trust	Low risk	3.25	.72	32
		High risk	3.28	.63	32
		Total	3.27	.67	64
	Trust	Low risk	3.25	.84	32
		High risk	3.41	.67	32
		Total	3.33	.76	64
	Total	Low risk	3.25	.78	64
		High risk	3.34	.65	64
		Total	3.30	.71	128
Truth of claims	No trust	Low risk	3.00	.92	32
		High risk	3.09	.64	32
		Total	3.05	.79	64
	Trust	Low risk	3.19	.69	32
		High risk	3.31	.54	32
		Total	3.25	.62	64
	Total	Low risk	3.09	.81	64
		High risk	3.20	.60	64
		Total	3.15	.71	128

**Table 8: All Data for Females' Judgments of Advertisements**

## Descriptive Statistics

	Trust level	Risk level	Mean	Std. Deviation	N
Overall assessment of ad	No trust	Low risk	3.47	1.05	32
		High risk	3.32	1.11	31
		Total	3.40	1.07	63
	Trust	Low risk	3.84	.72	32
		High risk	3.81	.59	32
		Total	3.83	.66	64
	Total	Low risk	3.66	.91	64
		High risk	3.57	.91	63
		Total	3.61	.91	127
Overall opinion of company	No trust	Low risk	3.22	.75	32
		High risk	3.77	1.12	31
		Total	3.49	.98	63
	Trust	Low risk	4.09	.64	32
		High risk	3.84	.68	32
		Total	3.97	.67	64
	Total	Low risk	3.66	.82	64
		High risk	3.81	.91	63
		Total	3.73	.87	127
How likely to use brand	No trust	Low risk	3.50	.92	32
		High risk	3.39	.92	31
		Total	3.44	.91	63
	Trust	Low risk	3.25	.62	32
		High risk	3.25	.62	32
		Total	3.25	.62	64
	Total	Low risk	3.37	.79	64
		High risk	3.32	.78	63
		Total	3.35	.78	127
High quality service	No trust	Low risk	3.25	1.05	32
		High risk	3.42	.89	31
		Total	3.33	.97	63
	Trust	Low risk	3.41	.61	32
		High risk	3.28	.52	32
		Total	3.34	.57	64
	Total	Low risk	3.33	.86	64
		High risk	3.35	.72	63
		Total	3.34	.79	127
Treats customers fairly	No trust	Low risk	3.31	.90	32
		High risk	3.42	.85	31
		Total	3.37	.87	63
	Trust	Low risk	3.31	.59	32
		High risk	3.56	.76	32
		Total	3.44	.69	64

	Total	Low risk	3.31	.75	64
		High risk	3.49	.80	63
		Total	3.40	.78	127
Take advantage of customers	No trust	Low risk	3.56	.98	32
		High risk	3.03	.95	31
		Total	3.30	.99	63
	Trust	Low risk	3.19	.47	32
		High risk	3.13	.42	32
		Total	3.16	.44	64
	Total	Low risk	3.38	.79	64
		High risk	3.08	.73	63
		Total	3.23	.77	127
Cares about customers	No trust	Low risk	2.97	1.06	32
		High risk	3.23	.84	31
		Total	3.10	.96	63
	Trust	Low risk	3.13	.42	32
		High risk	3.25	.44	32
		Total	3.19	.43	64
	Total	Low risk	3.05	.81	64
		High risk	3.24	.67	63
		Total	3.14	.74	127
Truth of claims	No trust	Low risk	3.22	.97	32
		High risk	3.45	.96	31
		Total	3.33	.97	63
	Trust	Low risk	3.22	.55	32
		High risk	3.22	.49	32
		Total	3.22	.52	64
	Total	Low risk	3.22	.79	64
		High risk	3.33	.76	63
		Total	3.28	.77	127

**Table 9: All Data for Males' Confidence Ratings****Descriptive Statistics**

	Trust level	Risk level	Mean	Std. Deviation	N
How confident	No trust	Low risk	3.69	.90	32
		High risk	3.66	.87	32
		Total	3.67	.87	64
	Trust	Low risk	3.69	.97	32
		High risk	3.78	.75	32
		Total	3.73	.86	64
	Total	Low risk	3.69	.92	64
		High risk	3.72	.81	64
		Total	3.70	.86	128
How confident	No trust	Low risk	3.41	.84	32
		High risk	3.91	.78	32
		Total	3.66	.84	64
	Trust	Low risk	3.81	1.06	32
		High risk	3.75	.76	32
		Total	3.78	.92	64
	Total	Low risk	3.61	.97	64
		High risk	3.83	.77	64
		Total	3.72	.88	128
How confident	No trust	Low risk	3.59	.61	32
		High risk	3.75	.80	32
		Total	3.67	.71	64
	Trust	Low risk	4.03	.97	32
		High risk	3.81	.69	32
		Total	3.92	.84	64
	Total	Low risk	3.81	.83	64
		High risk	3.78	.74	64
		Total	3.80	.79	128
How confident	No trust	Low risk	3.53	.67	32
		High risk	3.84	.72	32
		Total	3.69	.71	64
	Trust	Low risk	3.81	.97	32
		High risk	4.00	.72	32
		Total	3.91	.85	64
	Total	Low risk	3.67	.84	64
		High risk	3.92	.72	64
		Total	3.80	.79	128
How confident	No trust	Low risk	3.66	.75	32
		High risk	3.94	.80	32
		Total	3.80	.78	64
	Trust	Low risk	3.94	.72	32
		High risk	3.91	.78	32
		Total	3.92	.74	64

	Total	Low risk	3.80	.74	64
		High risk	3.92	.78	64
		Total	3.86	.76	128

**Table 10: All Data for Females' Confidence Ratings**

## Descriptive Statistics

	Trust level	Risk level	Mean	Std. Deviation	N
How confident	No trust	Low risk	3.66	.94	32
		High risk	3.66	1.10	32
		Total	3.66	1.01	64
	Trust	Low risk	3.78	.75	32
		High risk	3.81	.64	32
		Total	3.80	.69	64
	Total	Low risk	3.72	.84	64
		High risk	3.73	.90	64
		Total	3.73	.87	128
How confident	No trust	Low risk	3.78	1.10	32
		High risk	3.75	1.14	32
		Total	3.77	1.11	64
	Trust	Low risk	4.09	.73	32
		High risk	3.94	.91	32
		Total	4.02	.83	64
	Total	Low risk	3.94	.94	64
		High risk	3.84	1.03	64
		Total	3.89	.98	128
How confident	No trust	Low risk	3.75	.92	32
		High risk	3.59	.95	32
		Total	3.67	.93	64
	Trust	Low risk	3.91	.30	32
		High risk	3.84	.51	32
		Total	3.87	.42	64
	Total	Low risk	3.83	.68	64
		High risk	3.72	.77	64
		Total	3.77	.72	128
How confident	No trust	Low risk	3.56	1.08	32
		High risk	3.66	1.07	32
		Total	3.61	1.06	64
	Trust	Low risk	4.09	.64	32
		High risk	3.91	.64	32
		Total	4.00	.64	64
	Total	Low risk	3.83	.92	64
		High risk	3.78	.88	64
		Total	3.80	.90	128
How confident	No trust	Low risk	3.66	1.00	32
		High risk	3.66	1.15	32
		Total	3.66	1.07	64
	Trust	Low risk	3.84	.72	32
		High risk	3.72	.68	32
		Total	3.78	.70	64
	Total	Low risk	3.75	.87	64

		High risk	3.69	.94	64
		Total	3.72	.90	128



**Table 11: All Data for Males' Product Purchase Risk and Knowledge About Business**

**Descriptive Statistics**

	Trust level	Risk level	Mean	Std. Deviation	N
Risky decision	No trust	Low risk	3.13	.83	32
		High risk	3.59	.84	32
		Total	3.36	.86	64
	Trust	Low risk	3.66	.87	32
		High risk	3.53	.92	32
		Total	3.59	.89	64
	Total	Low risk	3.39	.88	64
		High risk	3.56	.87	64
		Total	3.48	.88	128
Knowledgeable about business	No trust	Low risk	3.44	.91	32
		High risk	3.87	.91	32
		Total	3.66	.93	64
	Trust	Low risk	3.91	.86	32
		High risk	3.75	1.02	32
		Total	3.83	.94	64
	Total	Low risk	3.67	.91	64
		High risk	3.81	.96	64
		Total	3.74	.93	128

**Table 12: All Data for Females' Product Purchase Risk and Knowledge About Business**

**Descriptive Statistics**

	Trust level	Risk level	Mean	Std. Deviation	N
Risky decision	No trust	Low risk	3.28	1.11	32
		High risk	3.09	1.25	32
		Total	3.19	1.18	64
	Trust	Low risk	3.69	.69	32
		High risk	3.75	.80	32
		Total	3.72	.74	64
	Total	Low risk	3.48	.94	64
		High risk	3.42	1.10	64
		Total	3.45	1.02	128
Knowledgeable about business	No trust	Low risk	3.53	1.05	32
		High risk	3.66	.97	32
		Total	3.59	1.00	64
	Trust	Low risk	4.22	.87	32
		High risk	4.25	.84	32
		Total	4.23	.85	64
	Total	Low risk	3.88	1.02	64
		High risk	3.95	.95	64
		Total	3.91	.98	128

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**Table 13: All Data for Females' Advertisement Viewing Time (In Seconds)****Descriptive Statistics**

Dependent Variable: Ad viewing time

Trust level	Risk level	Mean	Std. Deviation	N
No trust	Low risk	13.94	2.49	32
	High risk	14.09	4.65	32
	Total	14.02	3.70	64
Trust	Low risk	14.06	1.93	32
	High risk	14.39	2.03	31
	Total	14.22	1.97	63
Total	Low risk	14.00	2.21	64
	High risk	14.24	3.58	63
	Total	14.12	2.96	127