

The Emotional Advertising Appeals and Brand Trust towards Commercial Banks: A Study in Private Sector Commercial Banks in Sri Lanka

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Published: 23 September 2019

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Abstract

Advertising has become one of the most important commercial activities in the modern competitive environment. To meet the varying demands of their target consumers, advertisers commonly use rational appeal and emotional appeal in their advertising in an attempt to influence consumer behavior. Therefore, many researchers have tried to understand the association between emotional appeals and brand trust in different socio economic contexts. According to one argument, financial services organizations like banks are mainly consider rational appeals are more effective for developing their brands. However, it was noted that most of the commercial banks in Sri Lanka were highly adopted to emotional appeals than the rational appeals in their advertisements during recent years. Therefore, present study attempts to examine how does emotional appeals of advertising influence on developing the brand trust among customers towards private sector commercial banks in Sri Lanka.

Based on the extensive literature review, social appeal, personal appeal, humor appeals and, fear appeal were identified as main emotional appeals in their advertisements. A sample survey was conducted among 384 regular banking customers of 03 reputed private sector commercial banks by using a self-administrated questionnaire. The findings revealed that the three independent variables namely social appeals, personal appeals, and fear appeal advertisements in the banking industry has a very positive relationship towards brand trust and it was further revealed that the humor appeal advertisements is not supporting to develop the brand trust towards the commercial banks in Sri Lankan context.

Key words: emotional appeal advertisement, social appeal, personal appeal, humor appeal, fear appeal, brand recall and brand trust.

1. Background of the study

Advertisement is used as a form of persuasion by advertising agencies, influencing people's ability to change the attitude of the others. Marketing practitioners hope that consumers will purchase their products mainly based on their advertisements, which deliver messages about a certain brand and its products Thorson and Leavitt (1992). Accordingly, advertising becomes 'best forecaster' for customers purchasing intention (Delgado-Ballester, E2004) With the dynamic nature of present markets, advertisers should put their attention on possible methods to reach their messages to selected target markets(Thorson and Leavitt 1992).Most of the researchers argued that technologies progress rapidly day by day, contributing to the regular restoration of and changes in broadcasting techniques. However Gronroos,C.(1984) argued that impact of advertising is mainly depend on context of the message other than the media of advertisements. The content of the advertisement is mainly consist of adverting appeals. Kotler P., Armstrong G., (2006) differentiates between three different types of appeals, rational appeals, emotional appeals and moral.

According to (Claeys and Roozen 2009) emotional or "feeling" advertising appeals have received significant attention over the past decade in consumer behavior research. Further it was noted that the advertising practitioners utilize different persuasion tactics, referred to as emotional advertising appeals, to increase attention of the target reference(Chaudhuri,A.,Holbrook,M(2001) .According to Jamal, A. & Naser, K. (2002). emotional appeals can be described as those that appeal to the self-interest of the audience. Further Thorson and Leavitt (1992). noted that the main areas of the emotional appeals are quality, value or the performance. In the present study, the researchers had selected the emotional appeal advertising message designed to motivate consumer to change the attitude towards to the product. This option is the best option to face advertising competition in order to capture a competitive edge to be comfortable in a blue ocean in a cool atmosphere. The different kinds of emotional advertising appeals such as social appeal, humor appeal, fear appeal and personal appeal are commonly adopted by marketers in their advertising messages. The previous authors have explored that type of the emotional appeal should be decided based on the objectives of marketing communication. Accordingly, humor appeal uses entertainment to both attract attention and provide product and brand information(Cheng and duo 1994).Further social appeal creates a value for the target audience in the appearance of information and fear appeal describes the dangers of not using the product or service(Ganguli, S., & Roy, S. K. (2011)).

The researcher had selected fear factor to measure emotional appeal advertisement." Nor does the literature tell us anything about the effect of long term experience to repeated fear messages. "It is more likely attitudes are created and updated in an active process over the duration of campaign." (Hastings and Stead,2002) Which means fear appeal advertisement effect to the long term remember the messages. "Fear appeal can be defined as a persuasive message that arouses fear by depicting a personally relevant and significant threat, followed by a description of feasible recommendations for deterring the threat. (Gayatri 2008) This means fear appeal advertisement had believed message and influence the brand recall. Purpose of using personal appeal advertisements had been defined by Hilgard as a direction towards and a readiness to respond in a predetermined manner to related objects, concept or situations (Zboja,J.J.,& Voorhees, C. M(2006)Which means People's buying attitude has been changed by brand perception and motivation. According to that the researcher had measured emotional appeal advertisement using the personal appeal. Brand Perception and brand Motivation factors had been used measure the personal appeal.

Emotional Advertising is considered as an important determinant of brand recall success and extension acceptance towards Brand Trust(Lee,J.J.(2013) Some researchers (E.g. (Lee, J.J (2013)are trying to show that consumers often incorporate their attitudes toward the emotional advertisement for a product into their evaluations of the brand recall to develop brand trust. Further (Lee, J.J (2013) noted that emotional advertising has also been shown to directly link with attitude toward the brand trust. Empirical studies (Amir Hamzah, 2007)on whether different emotional advertising strategies are recommended for the different types of branding recall strategies for new products in order to win the brand trust is an important area to think about at present. According to ((Lee, J.J (2013) the emotional appeal may be best suited for brand recall because it provides the necessary audio and visual tools to gain the attention of the audience to build up a strong brand trust. Most of the researchers (E.g.Bowen, J. T., & Chen, S.-L. (2001) in the respective field has largely focused on understanding the relationship of the emotional appeals on the consumer's attitude towards the advertisement and attitude towards the brand recall in order to develop brand trust. For instance, studies in fear appeal have mainly focused on the effects of fear appeal advertisements on consumers' perception towards creating a strong message in influencing to purchase the product or services. Even though the major aim of emotional advertising is to strengthen the relationship on brand recall; this relationship with brand can be changed or strengthened frequently in people's memories according to the way of differentiation and positioning patterns.(Andaleeb, 1992)Memories about the brand consist of those associations that are related to brand name will be positioned in consumer mind(Delgado-Ballester, E., & Munuera-Alema'n,J.L.(2005)These brand cognitions influence consideration, evaluation, and finally encourage purchases (Esch,F.,Langner,T .,Schmitt, B., & Geus, P.(2006). Therefore there is no agreement among different researchers about the association between emotional appeals of advertising and brand trust. Findings of previous studies are varied in different social economic contexts.

At present context, the banking industry in Sri Lanka has done huge investments in developing their brands in order to build a strong brand trust in their customers' minds. The industry has expanded in large scales at present. Statistics revealed that the largest state bank in Sri Lanka Bank of Ceylon has expanded their services to 627 branches with 607 automated teller machine facilities and Peoples Bank is functioning with 347 local branches, 387 service centers +450 ATMs with their own ATMs at branches(Banking journal 2014). In private sector, commercial banks, the Commercial Bank Plc the consecutively elected as the best bank for 5 years is operating with 250 branches with 625 ATMs, and the pioneer's in introducing high technological banking to the industry the Sampath Bank Plc has 224 branch network with 373 ATMs(Banking journal 2014) Basically, the banking industry itself as a

whole has done a huge investment to expand their physical evidence and their services to the general public with the intention of maximizing their stake holder's wealth and to achieve high profits. In order to cater those requirements, the industry has started massive marketing campaigns via ATL, BTL & TTL to win the consumers mind in order to build a brand trust. In this context, the ATL advertising has become most prominent advertising method at present. Currently the industry is mainly using emotional appeal advertisements to achieve the said particular goal, therefore it is emphasized through the society and created a need to research about the relationship with emotional appeal adds with the brand trust. There are many previous studies supporting the argument that emotional appeal advertisements are immensely contributing to build-up a strong brand trust but some researchers are arguing that there is no impact from the emotional appeal adds to stimulate the purchasing behavior of the consumers or for recurrence in order to build a brand trust. Further the selected issue is important area to be further investigated in a third world country like Sri Lanka since there were no firm agreement or established argument to prove the relationship between emotional appeal advertisements and brand trust. Further it is important to investigate the identified research issue in the context of private sector commercial bank in Sri Lanka. Accordingly, present study is centered to "Assessing the impact of emotional appeals of advertising on developing the brand trust among customers towards private sector commercial banks in Sri Lanka".

The significance and the expected knowledge contribution of this study will veer into three aspects. In general, this study will draw attention to emotional appeal as an important brand trust developing tool for further researches. Therefore the findings of the study will contribute to developing a comprehensive understanding and application of emotional appeals in developing brands in different contexts. In the practical aspect, this study will aim to provide guidelines to marketers of banking industry to plan their advertising companies and managing the advertising agencies to achieve expected branding targets. Therefore, in this article the researchers will first discuss the background of the study and literature review for developing conceptual framework. Then, will continue by presenting the hypotheses and methodology. Discussion of the results will be presented in section five, followed by the conclusion in the final section.

2. Literature Review

Advertising appeal is defined as the approach used to be a focus for the mind of consumers and to persuade consumer's feelings toward a product, service, or cause. Researcher has gone through the definitions of emotional advertising from different authors given in different times. "Emotions are kinds of mental feelings which together with moods and attitudes form the umbrella concept of affect." (Claeys, C., & Roozen, I. (2009), Emotion has been defined as a mental state and those emotional reactions include not only liking and disliking but also love fear, anger, hate, joy and sadness. "Emotion matters because if we do not have them, nothing else would matter" (Zboja, J.J., & Voorhees, C.M. (2006)) It means an impactful advertisement should be very careful when choosing the drivers because these drivers are the character of the advertisement.

The researcher had identified the emotional advertising basic drivers according to the above definition. These are message, picture, sound, music, colours and character. The emotional advertising is to connect more and more viewers into the advertisement and finally influence them to buy the product or services. We know that marketer's basic purpose is to target the need of people while emotional appeal aims the hidden feeling behind that need, and then in time to come this can be developed to create the Brand Trust. "Emotions are strongly, relatively and uncontrollable personal feelings that

affect one's behavior”(Lee, J. J. (2013).It means emotion can change customer behavior. Emotional advertising is “Advertisements that can evoke a widerange of emotional responses, from disgust to happiness”(Lee, J. J. (2013).

While previous work has demonstrated the importance of emotional responses leading advertising effectiveness as conceptualized by attitudes and purchase intentions, advertising practitioners are often interested in other measures of advertising effectiveness, such as recall. A number of researchers have found that emotional advertisements often do not perform well on measures such as day-after recall suggesting that emotional responses evoked by advertisements are poor recovery cues compared to cognitive responses, and resulting in widespread practitioner belief that emotional commercials do poorly in standard memory tests (William, 2000,) In compare with others researcher have shown that emotional advertisements do have a recall advantage and positive relationship toward Brand Trust. This means emotional appeal advertisement had influence customer attitude through the messages theme.

An emotional appeal is directed to influence an audience member's emotions and uses the treatment of the recipient's emotions rather than valid logic to win an argument. Other definition is "An emotional appeal uses emotions as the basis of an argument's position without factual evidence that logically supports the major ideas endorsed by the presenter (Lee, J. J. (2013).r. In an emotional appeal, persuasive language is used to develop the foundation of an appeal to emotion-based arguments instead of facts. Therefore, the validity of the premises that establish such an argument does not prove to be verifiable.

Emotional appeal is a logical confusing concept, whereby a debater attempts to win an argument by trying to get an emotional response from the challenger and viewers. It is generally characterized by the use of loaded language and concepts. In debating terms, Emotional appeals are often effective as a rhetorical device, but are generally considered naive or dishonest as a logical argument, since they often appeal to the prejudices of listeners rather than offer a sober assessment of a situation. “Emotional appeals are advertisements that have to evoke affective response and communicate a specific image formation” (Hunjra . et.al.2012).

Emotional appeal had been measured according to the blow factors “Based on these observations the paper attempts to discuss the effectiveness of the advertisements which are based on traditional appeals compared to the modem and emergent appeals. The dimensions used to measure effectiveness of the advertisements are recall, liking, repeat-watching and the contribution made for brand image development” and finally the Brand Trust.(Udunuwara and Liyanage,2005).

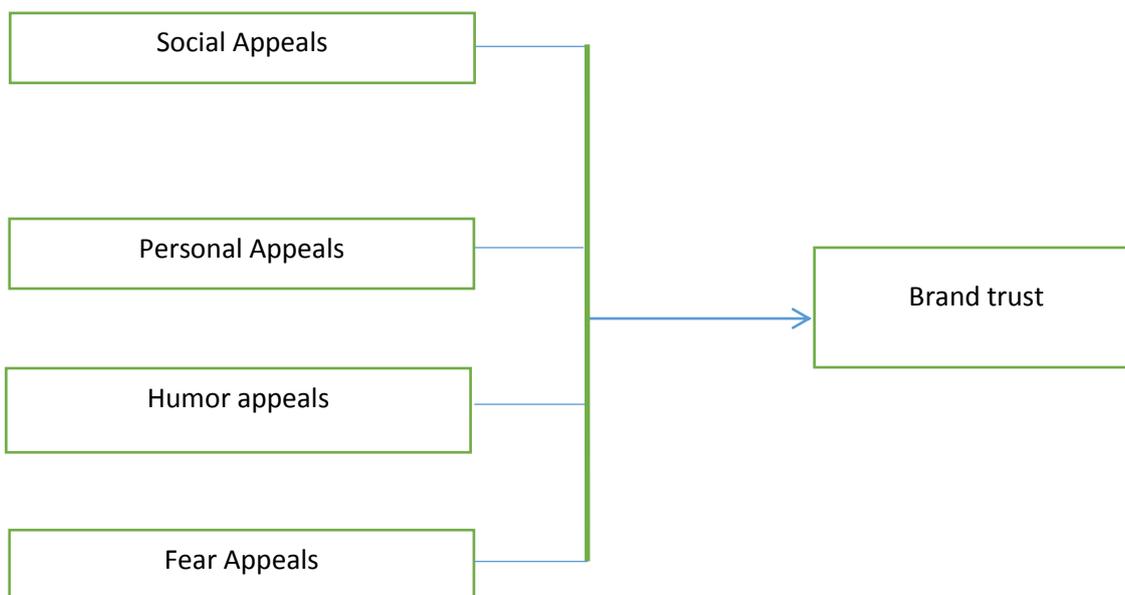
The researcher had been identified main four types of factors influencing the emotional appeal advertisement as Fear appeal, Humor appeal, Personal Appeal and Social appeal. Hypothesis are based on relationship shown by each and every emotional appeal towards to Brand trust.

3. Conceptualization

Conceptual framework was developed based on the literature review given in above section. According to previous studies, few researchers have identified some emotional appeal categories which are very frequently used in the banking and finance industry in the current research context. Hence the researchers have taken those emotional appeals as independent variables when constructing the conceptual framework. Also, output of some literature reviews confirms that the independent variables mentioned above has a direct impact towards to the brand trust thus the researcher could prove that there is a relationship between the independent variables and brand trust and developed the

conceptual framework bases on that. Niazi *Et al* (2012) had a belief that emotional content in advertising can influence brand favourability even when rational content has no effect. Emotion is a main factor that holds an important position in advertising. This study investigates the role of emotional elements in advertisements influencing consumer attitude towards brand trust and how these in turn affect the purchase loyalty. The researchers have found relationship between emotional appeal advertisement and brand trust in many research contexts. It gives greater attention to emotional and experiential aspects of consumer behaviour ((Hunjra. et.al.2012). the importance of affective responses to advertisements and their impact upon both attitudes and choice processes has become increasingly clear((Hunjra . et.al.2012). These studies have considered traditional driven approach called emotional appeals as independent variable. The emotional advertising from different authors had given in different times. Based on the said arguments and previous literature the researchers have identified four categories of emotional appeals such as social appeals, personal appeal, humor appeals and fear appeals. Further there are sufficient empirical evidence to assume each category of emotional appeal has significant impact of the brand trust in different socio cultural contexts. Therefore the conceptual framework for the present study has been developed based on path diagram given in figure 01.

Figure 1: Conceptual framework



Source: Developed by researchers

4. Hypothesis

As per the details given in the literature review, many researchers have identified the positive relationship with the Social, Humor, Fear and Personal towards the Brand Trust. Also, some researchers have commented that there is no strong relationship between the said emotional appeals and the brand trust but only the rational appeals has an impact towards to the brand trust in the current context. But according to the literature most of the researchers have proved that the emotional appeals have a direct and positive impact in developing brand trust in the current research context.

H1: There is a positive relationship between social appeal advertisement and brand trust.

Brands can possess personality a trait identical to human's and represent attitudinal and lifestyle characteristics which provide self-expressive (symbolic) benefits for the customers who are associated with them. This particular facet of brands is an important driver of consumer preference, choice and purchase between different products offering the same functional utility. Zboja, J.J., & Voorhees, C.M. (2006) it means a relationship process to determine whether the product and self-image are matching. Self-concept is significant and relevant to the study of consumer behavior as many purchases made by consumers are directly influenced by the image individuals have of themselves. From a marketing perspective, the study of self-concept is of particular significance because the image that individuals connect with themselves frequently dictates specific purchase patterns. Consumers may buy a product because, among other factors, they feel that positive relationship with the product or services enhances and their own self-image and social value. Similarly, consumers may decide not to buy a product if they feel that this action is not reliable with their own perception of themselves.

H2: There is positive relationship between personal appeal advertisement and brand trust

Thomson et al. (1996) take a measurement approach and construct a scale measuring the strength of consumers' emotional attachment to brands based on the generally accepted notion that consumers become emotionally attached to products (Bernard, 2009). Celebrities are people who enjoy public recognition by a large share of a certain group of people.

Whereas attributes like attractiveness, extraordinary lifestyle or special skills are just examples and specific common characteristics that are observed and celebrities generally differ from the social norm and enjoy a high degree of public awareness. The term Celebrity refers to an individual who is known to the public (actor, sports figure, entertainer, etc.) for his or her achievements in areas other than that of the product class endorsed" (Mukherjee, 2009). Endorsement is a channel of brand communication in which a celebrity acts as the brand's spokesperson and certifies the brand's state and position by extending his/her personal popularity, stature in the society or capability in the field to the brand. In a market with a very high increase of local, regional and international brands, celebrity endorsement was thought to provide a different separation and they had buildup the positive relationship with emotional appeal advertisement and brand trust by celebrity or spokesperson.

H3: There is a positive relationship between humor appeal advertisement and brand trust

According to Chung and Zhao, (2003) there is a positive and significant impact of humorous advertisements on memory and attitude of consumers. Furthermore, previous studies show that humorous advertisements are more successful in low-involvement products in terms of memory and attitude towards the emotional appeal advertisement. Madden and Weinberger (1982) argued that humor appeals effect on attention levels of customers based on the humor appeals used in magazine advertisements. Further they found that humorous advertisements outperformed normal ads on each recall category.

Gelb and Pickett (1983) tried to find out whether humor in an ad influenced cognitive components (e.g. ad liking/disliking, attitude towards ad, attitude towards brand, and purchase intention of advertised product), as well as attention and recall" (Chung and Zhao, 2003). They found a relationship between the perception of humor in an advertisement and a positive attitude towards the advertisement, although the direction of connecting flow is unknown. They also found a positive relationship between attitude towards brand and perceived humor. However, the perception of humor

in an advertisement was not related to purchase intention. Based on the above arguments, the researchers developed third hypotheses as follows.

H4: There is a positive relationship between Fear appeal advertisement and brand trust

“The fear literature suffers from a tendency to conflate the concepts of fear, which is a response, and threat, which is a stimulus. There, is widespread failure to specify how stimulus materials may arouse fear, and a lack of clarity about what high, moderate, and low levels of threat really are. Many studies, too, employ weak, or at least limited, measures of effectiveness.” (sheth, J., &Parvatiyar, A.(1995) /Stead and webb, 2004). These include posits that fear can persuade up to a certain entrance of acceptance, beyond which it becomes the similar-response which proposes that emotional and cognitive factors act independently to mediate behavior, with emotional factors affecting internal attempts to cope with the threat whereas cognitive factors determine whether the recommended behavior change will be attitude and the expectation. The effectiveness of fear-arousing communications is a function of four variables. This is a cognitive model in which the emotion of fear plays no direct role but functions only indirectly in magnifying the perceived of the threat. Rogers (1983) went on to argue that his four variables interact and produce in the individual a level of “protection motivation” that determines the degree of change in the recommended behavior. Many studies have investigated the relationship between the amount of fear and the resulting attitude change or behavior change by the brand trust.

5. Methodology

With considering the empirical nature of the study, the researchers selected the quantitative approach towards to ascertain the relationship between the independent variables against the dependable variable and has decided on survey method as the research method for collecting primary data. The research philosophy is designed as positive research paradigm based on deductive approach which elaborated as testing theory through observation and data. The questionnaire was constructed based on the concept of emotional appeals, this has been sub divided to its variables as social, humor, personal and fear appeals and the entire questionnaire is designed on measurement indicators of the said variables. Accordingly, the research instrument was a self-administrated questionnaire and administrated question through emails and face to face interviews. The response format was 5 point likert scale for each latent variables. Sample population was defined as the customers who are regularly doing transaction with the selected three private sector commercial banks namely Sampath bank, Commercial bank and Seylan bank. The minimum sample size was 384 according to the sampling calculator and multi stage mixed sampling was used as sampling method. According to sampling tech was combinations of probability and non-probability sampling methods. Accordingly, in the first stage 3 branches from each banks were selected to collect data to support the probability sampling and selected customers conveniently from all three bank branch to support non- probability sampling. Frequencies and percentages were employed for summarizing data and descriptive statistics were adopted identify the characteristics of responses. Further, correlation and regression analysis were used for testing hypotheses and Cronbach alpha (more than 0.60 value) was used to measure the reliability of each scale. All the data analysis were done by using IBM SPSS 22 as the data analyzing package.

6. Findings and Discussions

The data analysis was done by using descriptive and inferential statistical methods; Descriptive statistical techniques such as mean and standard deviation were used in data analysis. The relationship between emotional advertising appeals and brand trust towards the commercial banks was tested using Pearson's Correlation Coefficient analysis and Multiple Regression analysis.

Reliability analysis was employed to determine whether the summated scale score made were sufficient and reliable. On the other hand, Cronbach's alpha reliability coefficient was utilized to examine the internal consistency of the independent and dependent variables. Moreover, Haire et al. (1998) noted that general acceptable lower limit for Cronbach's alpha is 0.70 but it can go down to 0.60 in exploratory research. The table 01 shows the Cronbach's alpha for the independent and dependent variables calculated using reliability measures in SPSS 16. The Cronbach's Alpha value for each construct of independent and dependent variables are given in table 01

Table 01: Reliability analysis

Independent Variables	Cronbach's Alpha	N of Items
Social appeal	5	.656
Personal appeal	5	.662
Humor appeal	5	.796
Fear appeal	5	.624
Brand trust	5	.784

Source: Survey Data 2018

The findings revealed that Cronbach's alpha of the selected variables had ranged from 0.614 (acceptable) to 0.796 (very reliable). Especially; personal appeal shows higher reliability values among other dimensions. Therefore, data base can be used for the analysis of the present study.

As mentioned in above section, 20 items were used to examine the emotional appeals adopted by commercial banks in Sri Lanka. Each item represents the four independent variables of conceptual model. Further brand trust were measure by measured by 04 items. Therefore the descriptive statistics given in table 02, provide general condition of emotional appeals adopted by commercial banks and present brand trust of the customers towards the commercial banks in Sri Lanka.

Table 02: Descriptive Statistics

Variable	Mean	SD
Social appeals	4.44	1.30
Matching with consumer's social value	4.80	1.41
Representing Lifestyle characteristics	4.28	1.33
Similarity of the celebrities	4.61	1.08
Self-Expressive (symbolic) benefits	4.41	1.21
Stimulate attitudinal development	4.11	1.47
Personal appeals	4.75	1.60
Improving brand perception	5.09	1.61
Developing brand attitude	4.72	1.70
Changing purchasing behavior	4.56	1.55
Arousing positive emotions	4.55	1.57
Motivating consumers	4.85	1.59
Humor appeal	4.47	1.60
Funny characters	4.01	1.67
Perceived humor	4.69	1.57
Clarity of the message to generate humor	4.51	1.69
Objectives of the message to generate humor	4.27	1.52
Recall & attention	4.86	1.58
Fear appeal	4.58	1.30
Mental Shock	4.62	1.18
Pressurizing the mind	4.58	1.28
Arouses fear	4.42	1.32
Creating the threat	4.60	1.19
Curiosity	4.69	1.55
Brand Trust	4.93	1.41
Ability to perform well	4.77	1.62
Deliver its promises.	4.70	1.50
Constructive respond	5.13	1.05
Trust Worthiness	4.62	1.80
Intend to keep on purchasing	5.47	1.09

Source: Survey Data 2018

Findings revealed that Social appeals adopted by commercial bank advertisement are in fairly good condition ($M = 4.44$, $SD = 1.33$). It means most of commercial banks in the Sri Lankan context are willing to adopt social appeals in different perspective in their promotional programs. Further findings revealed that personal appeals also becoming popular among the marketers of commercial banks. The respective mean values of the personal appeal was reported as 4.75 in the seven point likert scale. Further most of customers have given good response towards the humour appeals of the advertisements of commercial banks ($M = 4.47$, $SD = 1.60$) and fear appeals also adopted by commercial bank advertises in marginal level. Finally it was revealed that brand trust towards commercial banks in Sri Lanka is relatively high ($M = 4.93$, $SD = 1.41$).

In addition to descriptive statistics, correlation analysis was carried out to examine the relationship among each variable on the conceptual framework. The findings are given in the table 3.

Table 03: Correlation Matrix

	Social Appeals	Personal Appeals	Humour Appeals	Fear Appeals	Brand Trust
Social Appeals	1				
Personal Appeals	.468**	1			
Humour Appeals	.337**	-.149	1		
Fear Appeals	.508**	.229**	.548**	1	
Brand Trust	.336**	.550**	.094	.326**	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data 2018

The findings show that correlation between total brand trust and social appeals, personal appeals and fear appeals of advertisements is significant at the 0.01 levels (2-tailed). The respective correlation coefficients were 0.468, 0.550 and 0,326 respectively. However humor appeals does not have significant correlation with brand trust in the banking industry.

In addition to the descriptive statistics and correlation analysis, the researchers further analyzed the impact of emotional appeals of advertisements on the brand trust towards commercial banks with the help of multiple regression model. The model summary, ANOVA table and, Coefficient table are given in tables 04, 05 and 06 respectively.

Table 04: Model summary

Model	R	R square	Adjusted R square	Std.Error of the estimate
1	0.591	0.452	0.342	3.89305

Table 4.15: R² and adjusted R² values

Table 05: ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2818.729	4	704.682	46.496	.000 ^a
	Residual	5243.909	346	15.156		
	Total	8062.638	350			

a. Predictors: (Constant), Faq, Paq, Haq, saql

b. Dependent Variable: Btq

Table 06: Coefficients

Variable	Unstandardized Coefficients		Standardized coefficients Beta	t	Sig
	B	Std.Error			
Constant	6.524	1.620		4.026	0.00
Social appeal	0.267	0.196	0.283	5.648	0.00
Personal appeal	0.148	0.047	0.186	2.763	0.007
Humor appeal	0.094	0.054	0.060	1.136	0.085
Fear appeal	0.345	0.057	0.471	6.059	0.258

Source: survey data 2018

According to the finding data is summarized in to three Tables of model summary, and Coefficients tables as above. It appears from model summary that the model fits 45.2% which is a good indicator. Further, the adjusted R^2 reflects that brand trust is determined by emotional appeals of the advertisements adopted by marketing practitioners of the commercial banks. However it was further revealed that 54.8% of brand trust may be determined by other factors which are not taken into consideration of the present study. In addition to that F value reported in ANOVA table implied that the selected model is fit for testing the hypothesis. The findings of the present study further suggested that there are only three emotional appeal dimensions have significant impact on brand trust. It was proven by respective t values of those appeals are significance at 0.001 and 0,005 confidence levels. Therefore findings revealed that H1, H2 and H4 were supported and H3 was rejected in the context of the private sector commercial banks in Sri Lanka.

7. Conclusion

Data analysis was focusing on the critical determinants of emotional appeal advertising and consumer behavior variables with special reference to personal appeal, social appeal, fear appeal and humor appeals. According to result the researcher justify the positive relationship between emotional appeal advertisement and brand trust. Referring to the findings there is a significant positive relationship between the personal appeal advertisement and brand trust, in the Sri Lankan banking context and their advertising mostly focused on personal perception of their customers in order to promote their banking products. Secondly the social appeal advertisements are supporting tremendously towards strengthening brand trust. Brands can possess personality characters identical to humans and represent attitudinal and lifestyle characteristics which provide self-expressive benefits for the customers who are associated with same brands. This particular feature of brands is an important driver of consumer preference, choice and purchase between different products offering the same Functional utility therefore in the present context all the commercial banks in Sri Lanka have used this appeal in their advertisements to grab the competitive edge over the other similar products in the industry. Apart from those two emotional appeals the fear appeal advertisements are also remarkable in building up the brand trust in the commercial bank industry in Sri Lanka. The fear appeal advertisement has an effect to have a long-term memory about a particular message. Fear appeal can be defined as a persuasive message that arouses fear by depicting a personally relevant and significant threat and positioning

consumer's belief about the message and influence the brand recall towards developing the Brand Trust. This had been identified by the advertisers in the commercial banking industry and making use the concept mostly in their advertisements. According to the findings in this thesis the humor appeal advertisements are not positively supporting in building the brand trust in the Commercial banking industry and it is very seldom using this concept in advertisements in the present Commercial banking industry.

Finally the findings of the present study highlight on the importance of emotional appeal advertisement towards touching consumer's mind. The results also suggest to marketers to use emotional advertisement strategy when they aim to change consumer's attitudes towards their brands. The present study implies the importance for the marketers to understand their expected marketing output, consumer's needs, and brand perceptions carefully in order to select the most effective advertising strategy for their brand.

8. Recommendation

Results show that relationship between the emotional appeal advertisement and brand trust. Dependent variable was brand trust and independence variable was emotional appeal advertisement. Researchers identify four items under the emotional appeal advertisement which was social appeal, personal appeal, humor appeal and fear appeal. According to the findings there is a positive relationship between the emotional appeal and brand trust. Personal appeal and social appeal highly supported towards to the positive relationship on brand trust and humor appeal emotion advertisement supported for the positive relationship but not very much significant.

This study outcome of designed to investigate the potential impact of emotional advertising appeals using filed. Based on the emotional advertisements the present research aimed to examine dependent variables related to change in the brand trust. According to the extant studies these measures are main precursors to consumer responding such as purchase intention and brand recall. Mainly this study outcome can be used for the academic purpose on future emotional appeal research.

As well as this study, had been focused on four type emotional appeals. The personal appeal, social appeal, humor appeal and fear appeal are not measured in one study. Academic purpose researchers can observe the study by searching for emotional appeal literature review. Personal appeal, fear appeal and social appeal shows a significant positive relationship between the brand trusts. The focus of the thesis was on emotional appeals and the use of them as an instrument for influence. Three different appeals were resented given their importance for emotional appeal advertisement.

This study offers implications for managerial choices for the use of the different types of branding strategies during product or service communications. According to results of hypothesis the researcher has presented an emotional branding strategy. When a company wants to design the emotional appeal advertisement, this study finding can be used to create emotional appeal advertising concepts which branding strategy would be more effective and with the understanding of strategically under what conditions a company should use these strategies.

The result of this present study seems to support the popular hypotheses that emotional appeal works more effectively than other appeal. It is widely believed that the use of a celebrity in advertisements and the use of humor is a good marketing strategy, thus these findings support such statement because there was a statistical significant mean difference between personal appeal and fear appeal in use in the advertising filed. This study has shown that people remember advertisements and respond more if

these advertisements show different creative moods and flavors or have their favorite stars and models.

According to Nielsen Media Watch (2007) advertising expenditure of Sri Lanka in year 2006 was 19 billion. Out of this, television advertising accounted for Rs. 11 billion. According to the previous studied, Sri Lanka television advertising filed has a huge competition in advertising. Therefore, most advertising company had created the advertisement to tough target audience without concern Sri Lankan cultural value. Therefore, the government should contribute to this industry by introducing rules and regulations on advertising. Moreover, this study could be done for the other industries as well for the betterment of the said industries.

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