

## AN EXAMINATION OF THE VISUAL ELEMENT OF SERVICE ADVERTISEMENTS

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*Because of the intangibility of services, producing effective advertisements challenges the creative ability of advertising creatives. Creating the right headline, the right copy, and the right visual are crucial to the effectiveness of an advertisement in terms of developing a positive attitude towards the brand and increasing the probability of making a purchase. The role of the visual element in creating such an effective advertisement, within the context of a service, was examined in this study. An experimental design was used to investigate the impact of four different visual strategies in combination with a generic creative message approach. Results indicate that when creatives use a generic creative message strategy, an emotional visual creates the strongest results, especially in terms of attitude towards the visual element in the advertisement. Data analysis also indicated the visual element was a strong driver of attitude towards the ad, which in turn drove attitude towards the brand and purchase intentions. The impact of the visual is enhanced when creatives choose a visual that is memorable and matches the written copy of the ad. These findings as well as other findings from the study are discussed in terms of current ad design and future research needs.*

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### INTRODUCTION

Because services are intangible in nature, service advertisers face a unique challenge in effectively communicating information about service attributes and service benefits (Mittal 2002). Early research into services marketing highlighted this uniqueness and discussed the importance of communicating the relationship of tangible assets to the service operation to make the service appear to the potential customer to be more tangible (George and Berry 1981). The difficulty is in how to accomplish this tangibilization of a service, especially for pure services such as airlines, banking, or insurance. More specifically in terms of a print advertisement, is the service made more tangible through the headlines or copy of an advertisement or is it made more tangible through the visual or pictorial element of an advertisement? For broadcast ads, is it the visual element or the verbal element of the ad that is most critical in accomplishing this task? Both of these ques-

tions assume that creating an ad that somehow tangibilizes a service is the most effective way of communicating service attributes and benefits. Further, and more importantly, does tangibilizing a service in an advertisement make the ad more effective in terms of attitude towards the brand, attitude towards the ad, and purchase intentions?

Practically all advertising creatives, account executives, and advertising researchers would agree that print advertisements can be enhanced through the use of effective visual elements. Visuals can be used to attract a viewer's attention to the advertisement, to display a product, to create an emotion, or to demonstrate how the product can fit into a consumer's life. Through visuals, a viewer can be drawn into the ad and, through increased attention, recall of the contents and message that is being projected can be increased.

From the perspective of the advertising creative, closely tied to the decision concerning the visual element of an advertisement is the creative message strategy. For most creatives, this is where ad design begins. Once a creative mes-

sage strategy is chosen, decisions about the headline, copy, and visual can be made. Because of the uniqueness of services, choosing the right combination of elements for the ad becomes more challenging. The attributes of car insurance, for instance, cannot be as easily displayed as the attributes of a computer. Especially critical in ad design is the choice of the visual element. Previous research has examined the various types of visual elements currently used in advertising and how advertising creatives tend to match visual elements with the various creative message strategies (Clow, Roy and Hershey 2002). While current usage patterns are important, perhaps it is more important to examine the impact of various visual elements of an advertisement with specific creative message strategies. For example, when using a generic message strategy, is a slice-of-life visual the most effective, or would a display or emotional visual be more effective? The purpose of this research is to examine, through an experimental design, the relative effectiveness of various visual elements as they relate to a specific creative message strategy.

### ADVERTISING A SERVICE

The visual component or nonverbal part of communication greatly impacts a receiver's interpretation of a marketing message. It is estimated that 75 percent of the information individuals take in is gathered via the visual aspect of communication (Cobb-Walgren and Mohr 1998). The challenge in service advertising is that services are inherently non-visual, which is directed related to the intangible nature of services.

This intangibility creates four problems that make communicating the service's benefits and attributes difficult. These problems are abstractness, generality, mental impalpability, and non-searchability (Mittal 1999). Services are abstract in the sense that they do not have physical characteristics which can be illustrated through pictorial presentations. Often services are referred to as having generality, which means a characteristic or attribute refers to a

class of objects, person, or events rather than simply being one specific object, person, or event. For example, an advertisement that promises "superior service" is not offering anything unique to one brand. Impalpability refers to services that are complex, multi-dimensional, or novel in nature and thus are difficult for consumers to understand or visualize, making pictorial representation virtually impossible. This is often true of pure service, such as insurance. For example, the determination of rates, consultation on coverage levels, and decisions on complex claims cannot be easily illustrated pictorially. Lastly, non-searchability refers to the fact that intangibility does not allow a consumer to search or examine the service prior to purchase. Again, pure services such as airline service or insurance fall into this category. While each service contains varying degrees of these four intangibility problems, a pure service often contains all four to a large extent. Thus, in advertising a pure service, creatives must find alternative ways to overcome these problems.

Common techniques to manage service intangibility include a physical representation, performance documentation, performance episode, service consumption documentation, and service consumption episode (Mittal 1999, 2002). Physical representation involves showing a physical component of the service, such as the airplane that is used for airline travel. Performance documentation would utilize data to illustrate performance criteria, such as percentage of on-time airline arrivals and how it compares with the competition. In a performance episode the advertisement would depict a particular episode of performance, such as when a person arrives on-time for a critical business meeting at the destination city. Service consumption documentation would entail testimonials from customers concerning a particular aspect of the service. Lastly, a service consumption episode would illustrate a customer experiencing a particular aspect of a service, such as special delivery of a purse accidentally left by a passenger while deplaning.

A related approach to promoting services is the use of signs and symbols in an advertisement (Berry 1980). The golden arches of McDonald's, the "rock" of Prudential, and Allstate's "helping hands," would be examples. Displaying credentials, diplomas, licenses, or specialized equipment are designed to indicate a service provider's expertise. Clow, Tripp and Kenney (1996) found the use of authority symbols such as educational degrees or high-tech equipment reduced the perceived risk of purchasing a professional service. They also found that by embedding service quality dimensions of tangibility, reliability, empathy and assurance into an advertisement, the perceived risk of making a purchase was reduced. However, a study by Stafford (1996) that used the physical representation approach to advertising services found that only the verbal tangibility cues impacted attitudes, intention, and recall. The visual physical representation had no impact on any of the effectiveness measures. A possible explanation for this finding suggested by Stafford (1996) was that the visual cues were physical symbols directly related to a generic service and did not have any brand identity characteristics. This suggests that there may have been a confounding effect of the problem of generality, identified previously in Stafford's study (1996). The visual may not have had any impact on the viewers because it did not directly relate to the brand being advertised. The Stafford (1996) study clearly supports a finding by Lutz and Lutz (1977) that the mere presence of a visual or picture in an advertisement will not produce a more effective ad. To create a positive effect, there must be some type of interaction between the visual, the brand name, and the written copy.

### **VISUAL ELEMENTS IN ADVERTISING**

Because of the potential positive impact of visuals, pictures, symbols, and other types of visual elements, visuals are often used in print ads. In fact, a recent study of 743 print ads in consumer and business popular magazines found that 97.7 percent of the ads had some type of visual, while only 2.3 percent of the ads

did not use a visual of any kind (Clow, Roy and Hershey 2002).

Most studies that have focused on the visual element of an ad found that the visual element had a significant impact on the attitude towards the ad, recall of the ad, and other variables that were measured (Starch 1966; Edell and Staelin 1983; Childers, Heckler and Houston 1986). For example, Mitchell (1986) found that through manipulation of the visual element the visual impacted both attitude toward the advertisement and attitude toward the brand. An early study by Sheppard (1967) indicated that consumers could recall information from pictures in advertisements better than information provided in verbal copy. Hirschmann (1986) reported that visual elements enhance product familiarity among consumers and in a related study, Grossbart, Muehling and Kangun (1986) found that visual references to a competitor's product enhance a consumer's perception of the ad sponsor. Unnava and Burnkrant (1991) reported in their study that pictures in advertisements enhance consumer recall of product attributes, especially in situations where ad copy is not imagery provoking.

In terms of the effectiveness of visual elements in an advertisement as it relates to the overall message strategy, a study by Miniard, Bhatla, Lord, Dickson and Unnava (1991) found that student subjects rated advertising copy effectiveness differently depending on the presence of an emotionally pleasant, unpleasant, or neutral visual in the ad being examined. In a study by Babin and Burns (1997), ads with concrete pictures were more effective in stimulating vivid visual imagery processing than ads with abstract pictures or ads with no pictures. It is clear that visual elements do impact consumers' processing of information and their ability to recall information in an advertisement. Stern (1988) suggests that visuals are complex and may require the use of a literary analysis by consumers to fully explain the meaning of the advertisement. Consumers must, therefore, spend more time processing information enhancing their recall of ad information. Hershey,

Clow and Roy (2001) suggest that visual elements in an advertisement can incorporate many kinds of meaning and convey social, psychological, and symbolic information to target audiences.

In a content analysis study of print advertisements, Clow, Roy and Hershey (2002) identified five primary categories of visual elements: slice-of-life, illustrative, emotions, fantasy, and display. Their study was based on an examination of 743 advertisements in both consumer and business publications. In terms of usage, their study indicated the most frequently used visual strategy was illustrating some aspect of the headline or tag line, used in 38.2 percent of the ads. Only 2.3 percent of the ads did not have a visual. The frequency of use of the other visual strategies included display at 19.1 percent, emotions at 17.4 percent, slice-of-life at 12.4 percent, and fantasy at 10.6 percent.

### CREATIVE MESSAGE STRATEGIES

The selection of the visual strategy is normally preceded by the choice of the creative message strategy, which guides the entire creative design process. Multiple creative message strategies are available to creatives. The original typology for the creative message strategy was developed by Frazer (1983) in the context of advertising consumer products. Later, work by Laskey, Day and Crask (1989) and Laskey and Fox (1995) added to the body of knowledge of the creative message strategy. This work was then compiled into a classification scheme by Clow and Baack (2004) using four primary categories: cognitive, affective, conative, and brand.

The cognitive message strategies focus on presentation of product claims and information that is cognitively processed by the viewer (Petty, Cacioppo and Schumann 1983). It can be further sub-divided into the categories of generic, pre-emptive, unique selling proposition, hyperbole, and comparative (Clow and Baack 2004). Affective creative message strategies focus on creating emotions and feelings in the viewer. The ad can illustrate some type of emo-

tion with the goal of pulling viewers into the ad so they can identify with the emotion being displayed or the ad can use some type of peripheral cue in an effort to create an emotion. The conative creative message strategy focuses on stimulating some type of action or behavior, such as calling a toll-free number, accessing a website, or making a purchase. It is also used with sales promotions to encourage consumers to use a coupon or enter a contest. The last category, brand creative message strategies, focuses on enhancing the brand's image. This can be done through building a strong brand name, through creating a higher level of awareness for the brand, or through corporate advertising that reinforces the positive nature of the corporation (Clow and Baack 2004).

Through a content analysis of current advertisements, Clow, Roy and Hershey (2002) examined the frequency of the various creative message strategies that are being used by advertising creatives. This study involved both consumer and business-to-business advertisements. The most frequently used creative message strategies at 45.6 percent were the cognitive creative strategies. Brand strategies were second, at 38.6 percent. The least used creative message strategies were conative message strategies at 8.9 percent and affective message strategies at 6.9 percent.

Understanding the relationship of the creative message strategy to the visual is important in enhancing the ability of advertisers to create effective advertisements. For example, if cognitive message strategies are most frequently used, which type of visual would be the most effective? Further, does it make a difference which of the five types of cognitive message strategy is being used? This research is a first step in answering these types of questions and broadening our understanding of the relationship of the visual element to the creative message strategy and the overall effectiveness of the advertisement.

### THE STUDY

In examining the role of the visual element of a print advertisement of a pure service, an experimental design was formulated that would manipulate only the visual element while leaving all other elements of an advertisement the same. In developing the advertisements, a generic cognitive message strategy was chosen from the five different types of cognitive creative strategies. The generic approach was utilized because it was the most dominant form of cognitive message strategy found by Clow, Roy and Hershey (2002) in a study of current usage of creative message strategies. In their content analysis of services and goods, 59.8 percent of the service ads examined used the generic creative strategy.

Four different visuals were developed corresponding to the display, illustrative, emotional, and slice-of-life visual strategies. The copy for each ad was identical, only the visual was changed. The pure service chosen was automobile insurance because of its relevance to college students, which was the sample selected for this study.

A total of 271 surveys were collected from three different colleges in the Midwest. Treat-

ments were randomly distributed among the participants where each was given only one of the treatments. Participants were asked to view the ad and then answer a series of questions concerning his or her impression of the advertisement. Dependent variables measured in the questionnaire included attitude toward the ad, attitude toward the visual, attitude toward the written copy, attitude toward the brand, relevance of the ad, believability of the ad, memorability of the ad, source credibility, and purchase intentions. Table 1 provides a brief description of each measure used in the study.

Dependent variables were measured through questions using a 7-point Likert scale. Most scales consisted of two or three items, except for source credibility which was made of five questions. Ads using the illustrative, emotional, and slice-of-life visuals had a person in the visual while the display had a photograph of a large office building. For the ads with a model, source credibility was measured with five Likert statements asking respondents to indicate the model's perceived level of attractiveness, identification, likeability, trustworthiness, and expertise. The source credibility score was calculated by summing the responses to these five items.

**TABLE 1**  
**Variables Used in the Study**

Variable	Sample Question	No. of Items
Purchase intentions	"If I needed insurance, I would purchase from this company."	2
Attitude towards the brand	"I like this brand of insurance."	2
Attitude towards the ad	"I think this is a great advertisement."	2
Attitude towards the copy	"The written portion of this ad was interesting."	2
Attitude towards the visual	"The visual part of this ad was interesting."	2
Ad relevance	"This advertisement is relevant to me."	3
Ad believability	"This advertisement is believable."	3
Ad memorability	"This advertisement is memorable."	3
Source credibility	"The person in this advertisement is attractive."	5

Data analyses utilized ANOVA and LISREL methodologies. The first step in the analysis was to check the visual manipulations to ensure successful manipulations of the visual element. ANOVA tests were used for each type of visual strategy to measure the overall manipulation and pairwise contrasts data were collected to ensure that each contrast was significant and in the correct direction. ANOVA tests were also utilized to determine if there were any significant differences among the dependent variables based on the visual treatment.

LISREL was used to examine relationships among the variables being studied. The advantage of using LISREL is that this methodology allows for multiple independent and dependent variables as well as multiple, complex relationships. This type of analysis better mimics reality and the complex methods human beings use in the processing of information found in advertisements. Because of limited research in the area of visual strategies, LISREL will allow for

a deeper investigation into how the visual element will impact various variables such as attitude towards the brand, attitude towards the ad, attitude towards the copy and purchase intentions.

The sample used for this study consisted of 47.4 percent male and 52.6 percent females. In terms of age, 68.4 percent were between 18 and 22, 25.3 percent between 23 and 29, and 6.3 percent were 30 or over. In terms of ethnicity, 74.9 percent were Caucasian, 18.6 percent were African-American, 1.9 percent were Asian-American, 1.9 percent were Hispanic, and 2.7 percent indicated other. In terms of treatment groups, of the 271 ads evaluated 16.2 percent (44) of the responses were for the slice-of-life visual, 33.6 percent (91) for the emotional visual, 35.1 percent (95) for the illustrative visual, and 15.1 percent (41) for the display visual. Table 2 summarizes the sample characteristics.

### EXPERIMENTAL DESIGN

The experimental design consisted of six treatment groups where only the visual was changed. Each student was given one advertisement to prevent any carryover effect from viewing multiple ads. Ads and questionnaires were distributed randomly among college students in a number of business and communication courses.

The generic creative message strategy used in the test ads involved making a generic, straightforward claim about the service without any comparisons to competitors or any claim or proof of superiority. Consistent with a generic message, if the brand name was removed, then the same message could apply to practically all firms within the industry. The brand name chosen for the study was "Top Tier" with a tag line that read "A Driving Force in Affordable Auto Insurance." The headline for the ad was "Insurance That Keeps You in the Driver's Seat." The copy for all treatment groups stated:

"You need insurance for your car, but you're a college student without a lot of cash. Relax -

**TABLE 2**  
**Sample Characteristics**

Demographic Variable	Category	Frequency (Percentage)
Gender	Male	127 (47.4%)
	Female	141 (52.6%)
Age	18-22	184 (68.42%)
	23-29	68 (25.3%)
	30-39	10 (3.7%)
	40+	7 (2.6%)
Race	Caucasian	197 (74.9%)
	African-American	49 (18.6%)
	Asian-American	5 (1.9%)
	Hispanic	5 (1.9%)
	Other	7 (2.7%)
Visual Ad Strategy	Slice-of-Life	44 (16.2%)
	Emotional	91 (33.6%)
	Illustrative	95 (35.1%)
	Display	41 (15.5%)

Top Tier Auto Insurance has you covered. We offer all of the best auto insurance options at some of the lowest prices around. In fact, as a student, you can qualify for a special 15 percent discount."

"And you can be sure that Top Tier will always be there when you need us – 24-7-365. We even provide emergency road service. So, if you're looking for reliable, affordable auto insurance that keeps you on the road and in the driver's seat, look no further than Top Tier."

Treatment group one was the slice-of-life visual, which had a female and male student talking while standing beside a car. Treatment groups two and three was the illustrative visual. To prevent model bias effects, treatment group two had a female student sitting in the driver's seat of an automobile while treatment group three had a male student sitting in the driver's seat. Treatments four and five were for the emotional with treatment four having a female student and treatment five having a male student. Each student was kneeling at the back of an automobile that had been damaged by another vehicle. In all treatment groups involving models, the same female and male students were used to prevent effects due to using different models. In the last treatment group, the display visual, a large office building was used in the visual with the Top Tier logo across the top of the building.

## RESULTS

Data analysis was conducted in three stages. In stage one, a manipulation check of the treatment groups was conducted. In stage two, a correlation matrix was developed to test a LISREL model to measure the relative impact of each dependent variable on attitude towards the brand, attitude towards the ad, and purchase intentions. In stage three, an ANOVA analysis of each dependent variable based on the visual strategy utilized in the ad was conducted.

In stage one of the analysis, a manipulation check of the four different visual strategy treat-

ments was conducted. Each treatment was measured through a solitary question such as "the visual in this ad illustrates the headline in the ad." The responses to these four questions were measured using one-way ANOVA with contrasts to determine pairwise differences be-

**TABLE 3**  
**Visual Strategy Manipulations**

Manipulation	Visual	Mean	F-Value (Significance)
Slice-of-Life	Slice-of-Life	<b>5.52</b>	8.692 (.000)
	Emotional	5.30	
	Illustrative	5.00	
	Display	4.02	
Illustrative	Illustrative	<b>4.35</b>	9.273 (.000)
	Emotional	3.66	
	Display	3.18	
	Slice-of-Life	3.02	
Emotional	Emotional	<b>4.63</b>	29.072 (.000)
	Slice-of-Life	2.91	
	Display	2.83	
	Illustrative	2.67	
Display	Display	<b>3.13</b>	0.488 (.691)
	Emotional	3.43	
	Illustrative	3.29	
	Slice-of-Life	3.11	

tween the treatment mean and the other three treatments for each question. The results of the manipulation check are in Table 3 and the pairwise comparisons are in Table 4.

Two of the manipulations were successful, one was significant but lacked one pairwise significance, and one failed the manipulation check. The F-value for the slice-of-life visual was 8.692 ( $p=.000$ ) with t-test pairwise comparisons to the illustrative visual and display visual significantly different; however, the comparison for the emotional visual was not significantly different. The F-value for the illustrative visual was 9.273 ( $p=.000$ ) with all of the pairwise

**TABLE 4**  
**Manipulation Pairwise Contrasts**

Manipulation	Pairwise Contrast	Value of Contrast	Std. Error	T-Value
Slice-of-Life	Emotional	0.23	.275	0.820
	Illustrative	0.52	.274	1.981*
	Display	1.50	.326	4.601*
Illustrative	Slice-of-Life	1.32	.291	4.546*
	Emotional	0.69	.235	2.943*
	Display	1.17	.301	3.893*
Emotional	Slice-of-Life	1.72	.288	5.979*
	Illustrative	1.96	.229	8.560*
	Display	1.80	.295	6.111*
Display	Slice-of-Life	0.01	.370	0.031
	Emotional	0.30	.321	0.946
	Illustrative	0.16	.319	0.508*

\*Significant at  $p < .05$

comparisons significantly different from the illustrative mean. The F-value for the emotional visual was 29.072 ( $p=.000$ ) with all of the pairwise comparisons significantly different from the emotional mean. The F-value for the display visual was only 0.488 ( $p=.691$ ) with none of the pairwise comparisons significantly different. In fact, two of the other visuals scored higher on the manipulation question than did the display visual itself. Because the display visual did not pass the manipulation check, it was discarded from further analysis, leaving a sample size of 230.

Stage two included the development of a LISREL model and the testing of the model using Pearson correlation coefficients generated from the data. Figure 1 displays the model tested. Since this research involved a hypothetical brand, both attitude towards the brand and attitude towards the ad were hypothesized to affect purchase intentions. Measures for attitude towards the written copy and attitude towards the visual were hypothesized to impact both attitude towards the brand and attitude towards the ad. The variables of ad relevance, ad believability, ad memorability, and source credibility

were hypothesized to be drivers of attitude towards the copy and attitude towards the visual.

The results of the LISREL analysis are given in Table 5 and illustrated in Figure 2. Both attitude towards the brand and attitude towards the ad had a direct impact on purchase intentions, with attitude towards the brand having a stronger effect with a maximum likelihood value of 0.53 compared to 0.27 for attitude towards the ad. Attitude towards the ad had a direct impact on attitude towards the brand. Attitude towards the copy in the advertisement had a direct impact on both attitude toward the brand and attitude toward the ad. Attitude towards the visual element, however, only had an impact on attitude towards the ad.

In examining the role of ad relevance, ad believability, ad memorability, and source credibility, the strongest impact was on attitude towards the ad copy. Ad relevance, ad believability, and ad memorability all had an impact on the respondent's attitude towards the copy in the ad. Ad memorability and source credibility had an impact on the attitude towards the visual.

Stage three of the analysis was an ANOVA test of each dependent variable based on the visual treatment. Results are provided in Table 6. Three of the nine variables examined relative to the visual element were significant: attitude towards the visual, ad relevance, and memorability of the ad. For attitude towards the visual, the emotional visual had the highest mean (7.11) with slice-of-life second (6.22) and illustrative third (5.54). For ad relevance, slice-of-life and emotional visuals had means of 12.83 and 12.78, respectively, followed by the illustrative visual at 11.38. For ad memorability, the highest mean was for the emotional visual at 11.05, with slice-of-life and illustrative at 9.86 and 9.66, respectively.

## DISCUSSION

Because a generic creative message strategy is used in the majority of service advertisements



**FIGURE 1**  
**Hypothesized Model**

**TABLE 5**  
**LISREL Structural Model Results**

Parameter	Path	MLE	T-Value
$\beta_{12}$	Attitude towards Brand → Purchase Intentions	0.53	9.62*
$\beta_{13}$	Attitude towards Ad → Purchase Intentions	0.27	4.89*
$\beta_{23}$	Attitude towards Ad → Attitude towards Brand	0.45	5.98*
$\beta_{24}$	Attitude towards Visual → Attitude towards Brand	0.08	1.26
$\beta_{25}$	Attitude towards Copy → Attitude towards Brand	0.23	4.04*
$\beta_{34}$	Attitude towards Visual → Attitude towards Ad	0.52	13.01*
$\beta_{35}$	Attitude towards Copy → Attitude towards Ad	0.40	10.03*
$\gamma_{41}$	Ad Relevance → Attitude towards Visual	0.06	1.28
$\gamma_{42}$	Ad Believability → Attitude towards Visual	0.06	1.25
$\gamma_{43}$	Ad Memorability → Attitude towards Visual	0.48	9.71*
$\gamma_{44}$	Source Credibility → Attitude towards Visual	0.32	6.60*
$\gamma_{51}$	Ad Relevance → Attitude towards Copy	0.24	3.84*
$\gamma_{52}$	Ad Believability → Attitude towards Copy	0.24	3.59*
$\gamma_{53}$	Ad Memorability → Attitude towards Copy	0.26	3.96*
$\gamma_{54}$	Source Credibility → Attitude towards Copy	-0.02	-0.38
$\chi^2 = 130.41$ with 15 df ( $p = 0.0$ ) Goodness-of-fit index = 0.92, Adjusted goodness-of-fit index = 0.76, Root mean square residual = 0.085 * Significant at $p < .01$			

**FIGURE 2**  
**LISREL Structural Model**

<p style="text-align: center;"><b>TABLE 6</b> <b>Analysis of Impact of Visual Treatments</b></p>				
Variable	Ad Visual	Mean*	F-Value	Significance
Attitude toward the ad			0.710	.493
Attitude towards the brand			0.006	.994
Attitude towards the visual	Slice-of-Life	6.22	7.079	.001
	Emotional	7.11		
	Illustrative	5.54		
Attitude towards the copy			1.324	.268
Ad relevance	Slice-of-Life	12.83	3.273	.040
	Emotional	12.78		
	Illustrative	11.38		
Ad believability			1.653	.194
Memorability of the ad	Slice-of-Life	9.86	3.080	.048
	Emotional	11.05		
	Illustrative	9.66		
Purchase intentions			0.494	.611
Source credibility			1.127	.326
*Only means of variables that were significantly different are listed.				

(Clow, Roy and Hershey 2002), it was critical to examine the role of the visual element in terms of ad effectiveness on purchase intentions, attitude towards the ad, and attitude towards the brand. While a content analysis can provide information as to the predominant visual strategy used, it cannot provide information as to the effectiveness of the various visual approaches and which works best with a generic message strategy.

The LISREL analysis provided several significant findings that are relevant to ad design for a pure service, such as automobile insurance. First, the strongest driver of purchase intentions is attitude towards the brand. Even in this experimental design research using an unknown brand, the impact on purchase intentions of attitude towards the brand was double that of attitude towards the ad, with MLE coefficients of 0.53 and 0.27, respectively. It is evident that in the process of pushing purchase intentions, it is critical to develop a positive, strong feeling towards the brand. Without a positive feeling towards the brand, it will be difficult, at least for a pure service, to impact purchase intentions. This finding is further reinforced by the MLE value of 0.45 found for the path from attitude towards the ad to attitude towards the brand, which was considerably higher than the path that led from attitude towards the ad directly to purchase intentions (0.27). Thus, a consumer's motivation to make a purchase of a pure service must be driven from a positive attitude towards the ad that passes through a positive attitude towards the brand. Without developing a positive brand connection, it is unlikely that a consumer will make a purchase even if he or she likes the advertisement.

The second significant finding of the LISREL analysis is the impact of the copy and the impact of the visual on a consumer's attitude towards the ad and attitude towards the brand. A consumer's evaluation of ad copy impacts both attitude towards the brand and attitude towards the ad, while a consumer's evaluation of the ad's visual element impacts only attitude towards the ad. These findings imply that attitude towards the brand is developed from what is

written in the advertisement and not from the visual element that is used. So a creative designing an advertisement should use the visual to create a positive feeling towards the ad and use the copy to create a positive attitude towards the brand. This may imply that the visual is processed as a peripheral cue and thus impacts the affective component of attitude while the copy is processed cognitively and impacts the cognitive dimension of attitude. If this is true, then an advertisement that is processed both cognitively and affectively will tend to have a greater impact on purchase intentions than an advertisement that is processed by either alone. Thus, synergy can be gained by properly matching the visual element with the copy.

In creating such an advertisement, the relationship of ad relevance, ad believability, ad memorability, and source credibility will provide some clues. But even greater clues to how this type of ad is created when a generic creative message strategy is used are produced by the ANOVA analysis of the three visual treatments used in this study. The third finding of the LISREL analysis provides the first clue into this creative process. Ad copy is impacted by ad relevance and ad believability. To make the ad relevant to the viewer, what is written in the copy is important, not what type of visual is used. The same is true for believability. Consumers evaluate the copy, not the visual, and decide if the ad is believable.

The memorability of an ad impacts both the visual and copy. It is here that the copy and visual must work together to create an ad that is remembered by the viewer. Synergy must be obtained if the ad is to be effective. The MLE value of 0.48 for the path between the ad's visual element and ad memorability compared to the 0.26 for path between ad memorability and the ad's copy indicates that in creating an ad that is memorable, the visual is the key. The picture, the image, or whatever is used tends to be retained by the viewer better than the ad copy. If the visual can reinforce or support the ad copy, this synergy will create a stronger likelihood the ad will be remembered. Finally, as

would be expected, source credibility is an important key to a consumer's attitude towards the visual. If a model is used in the advertisement, then the model needs to possess all of the source characteristics of attractiveness, identification, likeability, trustworthiness, and expertise.

The ANOVA analysis of the three treatment groups is the second component of this research that addresses the creative design aspect of matching the right visual element with the generic creative message strategy. A significant difference was found among the three treatment groups in terms of attitude towards the visual, memorability of the ad, and ad relevance.

First, in terms of attitude towards the visual, the emotional visual had the strongest impact with a mean of 7.11, slice-of-life was second at 6.22, and illustrative was last at 5.54. Because the manipulation check failed for the display visual, it was not used in this final analysis. In terms of creating a positive attitude towards the visual when a generic creative message strategy is used, the best visual is one that displays emotion. Because a generic creative strategy tends to be a cognitive process that impacts the cognitive component of attitude, using an emotional visual that will impact the affective component of attitude produces the strongest attitude towards the visual. While the slice-of-life visual may be acceptable, the results indicate that using a visual that illustrates the headlines would be the least effective.

The selection of the emotional visual is further reinforced by its relationship to memorability of the ad. The emotional visual had the highest mean among the three ads in terms of the respondents remembering the ad. The slice-of-life and illustrative were approximately equal. Again, using an emotional visual with the generic creative strategy will create an ad that is more likely to be remembered and is more likely to create a stronger, more positive attitude towards the visual. Since the visual element is a stronger driver in the development of a consumer's attitude towards the ad, the choice of the visual strategy is important.

This research examined only one service industry, insurance. While the emotional visual strategy appeared to be the best to use with a generic creative message strategy, further research needs to examine other services to see if this finding is generalizable for all services or only for insurance. Further, does it apply only to pure services, such as insurance, or would it apply to mixed services, such as a restaurant that provides both a service and good? This research used students as a sample; further research needs to use a cross section of consumers to see if these findings can be generalized to the public as a whole. Finally, this study needs to be replicated to include a display visual that passes the manipulation checks. In addition, incorporating the fantasy visual strategy and adding a control group with no visual element would enhance the findings of this research.

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