



An analysis of attractiveness and ethics-related perception of banking advertisements among consumers in UAE

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Abstract

Objective: The objective of this study is to analyze factors that influence the perception of banking newspaper advertisements and on the analysis of the content and the perception and attitudes of customers pointing to the process of cultural and ethical sense-making.

The focus of the present study is on an enquiry into the different styles and appeal of the content of recent banking advertisement material coming in regional newspapers in UAE and its impact on the emotive and rational dimensions of perception among the United Arab Emirates nationals and expatriates in the UAE.

Design and methodology: Quasi experimental design is used by collecting data from a small sample size of respondents by showing them 9 advertisements and asking them about their preferences and reasons for the same were used in the study. A qualitative method of analysis is used to identify the themes and categories of the content in the advertisements and perceptions of respondents. The first part of the study is done through an analysis of the content of advertisements published by a few large banks of the region in the last few months.

Findings: Study found that there is preference for advertisements based on either emotive or rational cues of advertisement content. The categories that emerged were lifestyle, emotive, rational and inspirational. There are many research papers related to advertisement and its effect on intention to buy among consumers, but few are focused on banking or financial services and products.

Contributions and implications of the study: Thus the study will be able to contribute to the field of marketing and advertisements knowledge related to banking advertisements which has not been covered much by earlier studies in United Arab Emirates.

Limitations: Study is qualitative using a very small sample size.

Keywords: Banking, emotions, advertisement, ethics, culture, UAE

Introduction

Customers in United Arab Emirates (UAE) keep their culture and traditions very close to heart. Advertisements in this region go through a very rigorous self-regulation and media council approval to ensure cultural and ethical adherence (Saji et al,2015). Expats of this country include Asian, Arab, Far East and western individuals from different parts of the world. Asian customers also hold their culture very close to heart and do have strong ethical values about ethicality of an advertisement. Westerners do have their own dimensions of right and wrong too. As a whole expats coming to this region embraces the culture and ethos of this country and is likely to perceive advertisements in a similar manner. But there could be some differences in perceptions based on age, sex and nationality. Present research focus on the customer perception of banking advertisements in the region based on the content and ethicality of the advertisement. Banking advertisements in the region use rational, lifestyle, emotive, cultural and ethical dimensions in their print advertisements. UAE being an Islamic country do not allow pictures or words in print that affect religious and cultural sentiments in any manner.

There are around 50 banks in UAE. The banking sector in the UAE is quite fragmented, with the market currently being served by 23 domestic banks and 28 foreign banks. Banks incorporated in Abu Dhabi and Dubai hold the lion's share of total domestic assets. (Moukahal, 2011). The UAE is emerging as a serious player in the Islamic banking market with total Islamic banking assets growing to about \$95 billion (Dh348.9 billion) in 2013 compared to \$83 billion in 2012, according to a report by Dubai Chamber of Commerce and Industry based on a recent study by Ernst and Young. The report shows that the compound annual growth rate (CAGR) for Islamic banking assets in the UAE is expected to be about 17 per cent over the period 2013-2018. (Gulf news, 2014). A recent survey conducted by Musa (2015) of Souq al mal revealed that banks now need to deal with multiple customer market segments and their needs. "Banks are moving away from the 'one-size-fits-all' product strategy, with newer products and promotions being introduced, targeted at specific customer segments. For example, fitness app-linked accounts for the fitness enthusiast, credit cards for frequent travelers, shoppers or parents, loans for new residents, to name a few. Banking advertisements focused on lifestyle products and apps are also seen around in united arab emirates, Traditional bank selection criteria considered important by many bankers may be less important factors in the oriental culture. A study done in Singapore (Tan and Chua, 1986) reveals social factors are stronger influencers than other variables and consumers are more vulnerable to advice from friends, neighbors and family members.

UAE also has a similar oriental culture where word of mouth is important in making decisions related to high involvement product decisions like banking (Jamal and Nasser, 2002). Many studies of customer satisfaction are available in the literature, but very few studies are focusing on customer perceptions, ethicality and content of banking advertisements. The present study attempts to close this gap where an analysis of advertisements is done to examine the creation of a pre purchase attitude among customers about different banks based on their evaluation of print advertisements of different banks in the region. Social and religious factors are predominant influencers for customers in united Arab emirates. Bank advertisements focusing on culture and ethics along with rational and emotive elements may attract more customers and create positive perceptions in the UAE scenario. This assumption need to be validated by a research into the content of banking advertisements and how the customers of UAE perceive the same using personal involvement inventory.

Review of Literature:

Advertisements: Cognitive, ethical and emotional dimensions

Most of the advertisements have visual elements which is designed to create affect related responses from the individuals who see them. It typically portrays typical users of the brand and new offers from the organization. There is significant impact of advertisement on personal lives of customers (Pollay, 1986). Advertisements do have negative and positive impacts on the behavior and attitudes towards the brand and advertisement among consumers. Customers get involved in products based on advertisements and other positive and negative cues reaching them as a stimulus. Hence advertisement is a stimulus which need to be studied and analyzed well before releasing into the market. Affect laden photographs being used as advertisement content had an effect both on attitude towards advertisement and attitudes towards brand (Mitchell, 1996). Photographs that were evaluated positively created more favorable positive attitudes to the advertisements than negative photographs where subsequent attribution of negativity is given to the brand. There was no significant differences in attitude in product attribute beliefs. Mitchell further points out that attitude towards brands and attitude towards advertisements are two different constructs. The verbal response elicited from visual advertisements is important in cognitive response approach (Wright, 1973) where as product attribute beliefs changed or acquired by a persuasive communication like advertisement is focused by cognitive structure approach (Lutz, 1975; Olson and Mitchell, 1975).

It is a fact that advertisement is an important force affecting consumer attitude formation and purchase intentions among consumers and advertisement need to be projected through easily available media to consumers. Reid and King (2003) describe the advertising medium as the vehicle of deliverance. Two such vehicles that continue to maintain their prominence over the years till today and that are widely used by advertisers to promote their products are TV and newspaper (Thompson, 2007). The present study is analyzing news paper print advertisements content and has used the same for analyzing consumer attitude towards the same.

Study done on effect of involvement in developing attitudes towards a product found that for low involvement products customers usually tend to look into emotional peripheral cues to make a judgment and for high involvement product related advertisement they rely more on the information and facts in the advertisement and do proper cognitive evaluation before formulating an attitude about the same (Petty et al; 1983). Gordon (year not given) in his article emotional connection key for success in advertising in banking industry or business stress the importance of using emotions in advertisements to connect and relate with customers. Consumer behavior researchers have relied on cognitive research and cognitive information processing models of consumer decision making and have neglected the emotional side of human behavior (Holbrook and Hirschman, 1982; Zajonc and Markus 1982) for very long time. Consumer is seen as very rational, following a buyer process that use factual information to make any purchase decision from the available alternatives (Holbrook, 1984). Another interesting study done by Baheti et al; (2012) stress importance of negative emotions in eliciting attention and farther higher levels of cognition processing by the subjects. This motivates consumers to make decisions and involve more thinking among the advertisement viewers. That also point to the fact that advertisements should generate a flow of emotions where the turn from negative to positive point should have the introduction of the product or service. This may not be very true for print advertisements where only one image is being shown to the consumer and consumer make a positive or negative impression based on cognitive processing of negative or positive scene shown in the picture.

Davis (1994) in his study of ethical decision making of advertisements found that advertisements can be less deceptive if it follow a decision making process inside advertisement organizations which takes ethics into consideration. In his study on 206 advertisement professionals he found that there are four different levels of employees who make decisions about advertisements before it goes to consumers. He found that younger level employees usually focus on making business sense and older mature higher level advertisement executives are focused on legal regulatory aspects related to advertisement and middle level following management and peer pressure. There is very little room for personal values and ethics affecting advertisement decisions although every advertisement is finally evaluated for its acceptability in the market. Research shows that advertisers use a number of external and internal factors while they evaluate alternate decisions regarding advertisement content and policy (Akaah and Riordan, 1989; Strong and Meyer, 1992). The external factors that affect advertisement content decisions are laws, regulations, industry standards and rules; peer and management pressure ; and impact on business performance. Internal factors are personal values and moral or ethical conduct and social norms that are internalized. Together these four factors affect a decision maker of advertisement to initiate an advertisement to the audience (Aupperle, Carrol, and Hattfield 1985; Ferrel and Gresham 1985; Hunt and Vitell 1986; Stromg and Meyer 1992; Trevino 1986).

Customer satisfaction and customer expectations

Customer expectations are usually boosted by the advertisements and pre purchase stimulus that they receive before intention of buying a product or services. These cues can be perceived deceptive, negative or positive based on the attitudes that customers formulate on seeing these advertisements. It has been agreed by many previous researchers that determinants of customer satisfaction include expectation, disconfirmation, performance, desires, affect and equity factors (Churchill and Suprenant, 1982; Glenn et al., 1998; Levesque and McDougall, 1996; Oliver, 1993; Patterson et al., 1997; Spring et al., 1996; Szymanski and Henard, 2001). At the same time a customer's expertise also can be seen as a moderating factor of how they develop a performance expectation and if they are expert customers they will have a superior knowledge of existing alternatives (Jamal and Nasser, 2002) which was found in a study on bank customers in Abu Dhabi in United Arab Emirates. But many customers do not fall under the category of expert customers and can be influenced by different advertisements which are emotive and rational. These customers at the same time will be influenced by their cultural and ethical values too while they perceive an advertisement and develop an attitude towards a product or service. Hence advertisements need to be analysed for their ethical and cultural dimensions along with emotive and rational elements.

Advertisements and values

When consumers hold a positive feelings for an advertisement or product their purchase intentions will be strengthened (Lin, 2011). Bahanor and Homayoun (2010) evaluated advertising principles in the contemporary age into four principles- human greatness and dignity; attention to ethics and spirituality (Imam Khomeini, 1987 stated advertisements must be based on spirituality and spirituality is basis of Islam); awareness and heart effect and finally abstaining from lavishment. But they assert that current advertisement model is based on instrumental view to human, getting away from ethics, getting away from religion and spirituality, persuasion and deception, and consumerism and lavishment.

It is important for advertisers hence use the best discourse which is expressive, great, brief and interesting (Keller, 1994) and truthfully communicate about their products and services (Rice and Al Mossawi 2002). Rahmani et al (2013) in his new model of Islamic advertising puts Bahanor and Homayoun principles as macro Islamic values and consider modesty

in both human sexes, appreciation of education and sciences, honesty of communication, economy of consumption and care for environment, and human health and justice and role of women in society as micro Islamic values in Islamic advertising. Amiri (2013) connects emotion aroused by advertisements lead to development of attitude towards ads and this connects to development of an attitude towards the brand which finally leads to purchase intention. At the same time a positive perception about the quality is positively correlated with purchase intention and a perceived risk is negatively correlated with purchase intention of the customer.

Characteristics of feature of the product or stimulus, or characteristics of person or characteristics of the situation can affect involvement of a subject to a stimulus (Hupfer and Gardner, 1971 and Krugman 1975). This conceptual understanding is used in this study, but only two characteristics of involvement is considered which are characteristics of the stimulus which is the advertisement and characteristics of the situation which is whether he like to know about banks, banking products he is likely to open a new account, and his/her interest in knowing interest rates.

Hypothesis

The following hypothesis are derived from the studies given above in literature review

H1- There will be differences in selection of banking advertisement as positive or negative among the subjects

H2- There will be differences among emotive and rational groups of subjects in negative attitude towards advertisements.

H3- There will be difference among emotive and rational groups in responses related to positive attitudes towards advertisements

H4- There will be differences between high involvement and low involvement groups in their responses towards emotive and rational advertisements.

Methodology:

Study aims to analyse the content of selected bank advertisements from five different banks in the United Arab Emirates (UAE) and its effect on the customer's perceptions.

The present study used an experimental method. 12 respondents participated in the experiment. They were first asked questions whether they have any intention to take a loan or get to know about new banking products. Based on their answers they were divided into two groups. Subjects who showed an inclination of taking loan or doing transaction or looking for a new bank options and features in banking products were characterized as high involvement subjects and subjects who said they were not interested in taking a loan or enter into any new transaction were classified as low involvement group. It is also considered that emotive groups are low involvement group and rational groups are high involvement group.

High involvement groups will use both central and peripheral cues before they make an attitude towards the product or the brand. Whereas low involvement group will focus more on the peripheral cues was the basic assumption. Hence more emotional based attitudinal changes will be reported by low involvement group using peripheral cues; and more argumentative, and reasoning levels of cognition will be used by high involvement groups when they describe an advertisement. High involvement will include their values, interests and needs while attending to an advertisement (Zaikowsky, 1981)

Once this was done, subjects were shown nine bank advertisements- 2 each of three regional banks which were published in the last six months in newspaper. Subjects were asked to observe that and then answer few questions related to the same. They had to pick a positive advertisement and rate it and then pick a negative advertisement and rate the same.

Advertisements were divided by experts into two groups based on visual and emotional appeal. Subjects were divided into two groups- emotive group and rational group based on their responses to emotive and rational advertisement category.. Subjects who chose advertisements with people and other emotional and visual cues were grouped into emotive group and subjects who chose advertisements that were plain and was more symbolic with minimal visual and emotional appeal were considered as rational group.

Questionnaire: 20 word pairs were used as a bipolar scale with ratings from 1 to 5. They were asked to select one positive and one negative advertisement and rate the advertisement. They were then asked to state whether the advertisement gave useful information or irrelevant information, rational appeal to irrational appeal, ethical to unethical; whether the advertisement carried or communicated certain emotions- hope, happiness, fear, inspiration, had family relations, culturally relevant, highly persuasive for impulsive buying to no persuasion felt or is it all about information about new products or lifestyle engagement of new products or no lifestyle engagement. Is the advertisement fair or deceptive? Ethical or unethical, dreamy or practical, high visual appeal or low; relevant or not; give useful clear information, give symbolic message, had high emotional appeal, features explained, high visual appeal, had health and wellness message, features explained, and its giving useful information. (Bipolar word pair given at the end of the article)

Which is the best advertisement and worst advertisement according to you and why? A content analysis of their answers were done to identify the contents that are being used by the advertisements and how it impacts the perception of the customers when they are less involved and highly involved is analyzed. Study first used three media experts to do a content analysis of the advertisements and categorized advertisements into cognitive and affective dominant advertisements. Based on this four advertisements where there are no pictures of people or valid attractive words were categorized as cognitive and 5 advertisements which used pictures and emotional and connecting words were termed as affective advertisements.

Results and Discussion:

Content analysis of the data revealed the following findings.

Advertisement 1, was selected by two out of twelve subjects, advertisements 4 was selected as positive by one out of 12 subjects of the study. Advert 5 was selected 2 times, advertisement 6 was selected 1 time, advertisement 7 was selected as positive, 3 times, Advertisement 8 one time and advertisement 9 was selected 2 times.

On the selection of advertisement that they did not like, advertisement 2 was selected 6 times out of 12 subjects, advertisement 8 was selected 1 time, advertisement 5 -2 times, and advertisement 3- 1 time. It can be see that over half of the subjects had selected advertisement two as negative or that which they did not like much.

Analyzing farther about advertisement 7 which was positive and selected by subject's maximum number of times as positive, revealed that it was aimed at visual appeal, aimed at their dreams and they admitted that it has life style features in that advert. Ethicality of the advertisement had different opinions among the three where one took a neutral position and another said it's highly persuasive and hence unethical. one among them found it ethical with medium level persuasion. The content about the advertisement is about being or becoming a millionaire and hence it is quite natural for

them to choose persuasiveness high for the same. All the three subjects also said that emotional appeal is high and it is relevant and important and has apposite visual image which is culturally relevant with some focus on product information. They did not find any family relations appeal in the same. All the three subjects scored high in happiness, hope and inspiration as emotive response and they scored low on fear as an emotion which is true of the image projected in the advertisement. Advertisement 7 about AED 3 million, are you our next winner/ Picture Emiratis and other Arab nationals and one executive dressed person holding million letters was the picture and 3 was in gold color.

Advertisement 1 was about an office situation where employees were showing happy face that a salary transfer to the bank giving a bonus of one month salary if it is done. The happy visual image made the participants of the study state that it was aiming at dreams and fantasies, good visual appeal, having lifestyle feature, fair and acceptable, ethical, giving useful information neutral for symbolic message. The respondents also admitted that it has high emotional appeal, persuasion, positive visual image, relevant, is neutral and not impulsive, They were not giving culturally relevant for the same as it had more expat faces which were polished professional clothing. They agreed that information was good and had relations appeal in the advertisement. About emotive response of the advertisement respondents said that it has high happiness, hope and inspirational message and content. They said there is no fear aspect in the advertisement. Both the respondents took a very blank message of another bank without any persons in it and sated that as negative appeal advertisements and lacked any of positiveness and many neutral responses could be seen. These two respondents were high involvement as they had scored yes to first few questions stating that they look at banking advertisements for information, interest rates and banking products.

Advertisement 5 was selected two times as positive by the respondents. One subject was high involvement subject who said he would like to know about banking products, interest rates, shift banks and reads information in advertisements. Other one was a low involvement respondent. But both the subjects found that this advertisement which shows a hot chilly in blue color on a white table with eight chairs and tag line spice up your life- offers were cash back on supermarkets and restaurants, utility payments etc. They offered a spice master card for the same. The respondents said that it is very practical message, which is fair, acceptable, and ethical and has a life style feature in it. It gives useful information clearly, has a strong symbolic message, they also rated high on emotional appeal, high persuasion, relevant and having positive image. They said that it do not promote impulsive behavior nor does it make anyone think too much. Cultural relevance of the advertisement scored less and low on family relations appeal. But the emotive responses for variables like happiness, hope and inspiration was rated moderately high for the advertisement. But at the same time the respondents stated that it had information about features of the product.

Advertisement 8 which just had a big font of a high interest rate number was selected by one of the respondents as positive advertisement which he liked. This is more about long term savings and return. The respondent was above 60 years. This finding points to the fact that with age people look more for savings and return on investment with high interest rate.

Negative advertisement perception: Advertisement 2 was catering only to transfer money to India with a map of India in it. This advertisement did not have any information other than transfer of money to India with no transfer rates by the bank. This advertisement was seen as having neutral responses for practicality and aiming at dreams. It had low visual appeal score form all six respondents. They had neutral responses about life style feature. Ethicality and deceptiveness. The respondents said it is irrelevant and not important information for them and had weak symbolic message. Respondents claimed that it does not have an emotional appeal nor a rational appeal, no persuasion, do not promote any

action from subject's side. It created no fear, hope or happiness or sadness and do not inspire them at all with the information or image. On the whole it can be said how that advertisement can be irrelevant and the cost incurred in that half page advertisement is lost. All the five of this six people scored high on their intentions and involvement in watching banking advertisements.

Hypothesis that are given in the study need to be tested using a larger number of sample.

Conclusion:

It can be concluded from the above analysis that advertisements in UAE affect, customer perception emotionally, visually and cognitively. In UAE banks have at least one advertisement in a week in leading newspapers. The advertisements selected most positively by the respondents and their responses show that they seek information, as well hope for advertisements that show products that enable them to achieve their dreams. I million advertisement offers of bank showing picture of different mix of nationalities was selected many times out of 12 positive responses. High involvement consumers when they look into banking products get involved when image is positive, have some culturally relevant component and show some people component or hope and happiness. The study is pointing to the fact that lifestyle products when projected through culturally relevant pictures get attention and is attractive to consumers more than just figures, numbers and interest rates or picture of credit cards alone with features. UAE being a collectivist society also have expats coming from collective societies nearby who rate or perceive advertisements positive when there is a human element and emotions as well as valid information in it.

Limitations of the study and Future directions

This study was done on a very few number of respondents. As this is an experimental approach which required each person to come and see the advertisement and then rate them on a bipolar scale given to them on various dimensions based on their perception of positive and negative advertisements, researcher had to invest time and explain clearly to each subject. The study also required genuine respondents who willingly participate and look through the nine advertisements carefully and select their like and dislike and take longer time to review and rate the answers.

The involvement of mature adults is required for a participant of this study. The number here hence is limited to have a genuine response. Although it was planned for ensuring genuineness of respondents it also is a limitation to the study. If more number of respondents were used for the study, it could have provided farther insights into gender differences, involvement, and age differences in responses for different advertisements. This would have generated more interesting research outputs for the study.

Seeing and rating print advertisements was important for this study although many state that they are now online readers of news and do not get to see print advertisements. But Indians in UAE still buy and read newspapers and magazines. It will be interesting to see differences between nationalities in perception of advertisements. Since the sample size was very less a quantitative analysis to test the hypothesis is not done in this paper. Future researchers can focus on this and research on the same.

Hence future study on more number of respondents is recommended to enable a statistical analysis of the data collected to prove that high involvement respondents will focus more on information than pictures than low involvement subjects who look for visual images and peripheral cues. As advertisement is an attention seeking process maybe visual

attractiveness with right and relevant information with cultural and ethical dimensions may attract more consumers. Future researchers should look into this option.

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