



# Efficacy Of Advertisement Trust On Humour Based Televised Commercials Of Insurance Firms

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## ABSTRACT

With a focus on post-graduate business management students, this study analyzes the effect of advertisement trust on humorous television commercials for insurance companies in India. With an empirical method, the study analyzes many facets of advertising effectiveness. Purposive sampling was used to choose 180 business management students from Nagapattinam, Tamilnadu, for the sample. To collect primary data, a structured questionnaire was used. The results show that humorous television commercials greatly increase consumers' desire to purchase insurance products. Reliability, utility, emotional response (affect), and willingness to rely on the commercials together account for 57 percent of the variance in consumers' intent to buy. The most significant variables were found to be willingness to depend on the advertising and reliability. These findings indicate that insurance firms ought to enhance the perceived value and dependability of their marketing, employ humour to elicit favorable feelings in viewers, and cultivate trust to successfully influence consumers' buy intentions.

**Keywords:** Insurance Advertisements, Advertisement Trust, Reliability, Usefulness, Affect, Willingness to rely on, Consumer Purchase Intention

## 1. INTRODUCTION

One of the most popular strategies in contemporary advertising is humor. According to Markiewicz's 1974 research, humor may be used as much as 42% of the time in radio and television commercials. Inconsistent amusing messages are frequently employed in television commercials, according to research on the humor processes used in the medium (Alden et al., 1993; Alden and Martin, 1995). For example, Alden et al. (1993) conducted a comparative content study of humorous television commercials from the USA, Germany, South Korea, and Thailand, based on Raskin's script semantic theory of comedy. The proportion of humorous commercials with inconsistent amusing contrasts varied from 57 percent to 92 percent across all four nations. The researchers came to the opinion that since most individuals view amusing differences as comical, entertaining, or even absurd; they may serve as the connecting subject of an international marketing campaign. The construct of trust in advertisements is complex and influenced by various factors, including affect, utility, dependability, and readiness to rely on. Customer confidence and trust is higher for commercials that are helpful and dependable, arouse favorable feelings, and originate from reputable sources.

### 1.2. Humour in Insurance commercials

The Insurance Marketing and Communications Association claims there are a worldwide shift in insurance advertising toward brighter commercials that "empower" the customer with knowledge and make him laugh (Aaron Doyle et al., 2009). Using comic draws offers a low-risk method of capturing customers' interest and attention. They have the power to evoke a positive emotion connected to the marketer and the merchandise. They assist customers on a basic level that psychologists refer to as "peripheral processing," which requires little intellectual work from the customer. Humor makes little challenges, the future more optimistic, and decisions quicker. The argument is exemplified by the Aegon Religare advertising campaign.

Another campaign that used humor to further promote the concept of "more illness cover" is Bharti AXA General Insurance. It shows the policyholder instructing the physician to treat lung illness as a stroke or kidney failure as his policy does not allow for such medical care. Grey's Executive Creative Directors Sham Ramachandran and Vishnu Srivatsav stated that "The consumer has become deaf to the numerous elements, limitations, terms and conditions." This is humorously highlighted in the advertisement. Vice President of Grey's South, Hari Krishnan, stated that "most brands are constantly trying to inject fear into the consumer." Vice President of Marketing at Bharti AXA General Insurance JyothsnaPai noted: "We opted a creative approach instead of constantly utilized insurance imagery of sad images of misery. He adds that we think that doing this will make the idea appear more obvious to customers and increase engagement (Jagadeesh Krishnamurthy, 2011).

## 2. LITERATURE REVIEW

### 2.1. Advertisement trust

Trust has been recognized as an important element of human relations, communication, and marketing transactions. As Gambetta (1988) pointed out, trust pervades the most diverse social situations, from private individual lives to international affairs, as a fundamental ingredient and an unavoidable dimension of social interaction. Recognizing the importance of trust, research in sociology, psychology, communication, and marketing has examined the conceptual and measurement dimensions of trust and the role of the construct in human interaction and effective communication. Trust is also important for effective advertising (MacKenzie & Lutz, 1989). Advertising serves many communication functions (Sheth, 1974) however, a primary function that society has assigned to advertising is the role of informing consumers about products, services, and ideas, to help them weigh one choice against another (Sandage, 1973). Carey (1960, p.14) defines advertising as market information and suggests advertising's basic institutional function is to facilitate judgment and free choice on the part of the consumer by providing relevant information. Nelson (1974, p.54) agrees with advertising's value as an information source by postulating that advertising reduces monopoly power and consumer ignorance by increasing the amount of information available for consumer search. However, crucial to fulfillment of this function is the premise that consumers judge the information delivered by advertising as useful in their decision making processes. Consumers must have trust in ad-conveyed information for advertising to function most effectively as an information source. Despite the research in other disciplines, trust has been the subject of little systematic study in advertising. Credibility, a related construct to trust, has long been studied in the context of advertising, but literature suggests that credibility and trust are distinct constructs which have different conceptual characteristics (Doney & Cannon, 1997).

Trust is important to the study of advertising because there is a consistent tendency for consumers to distrust advertising. From a rational perspective, a primary communication function of advertising is to inform consumers about market offerings to help them weigh one purchase choice against another. Crucial to the fulfillment of this function is the belief that consumers must trust advertising for it to perform effectively as an information source. Past research suggests three points about trust in the advertising context: (1) trust is an established antecedent of persuasion and has been long studied in attitude theory; (2) trust in mediated communication is a demonstrated correlate of information acceptance, liking, and other processing effects; and (3) trust is fundamental to consumer/seller relationships (Soh, Reid & King 2007).

### 2.2 Variables Influencing Advertisement Trust

#### 2.2.1. Reliability

Reliability refers to the consistency and dependability of an advertisement. It is a critical factor in establishing trust, as consumers are more likely to trust advertisements that consistently deliver accurate and truthful information. Recent studies indicate that reliable advertisements, which consistently meet consumer expectations and provide truthful information, significantly enhance trust. Consumers tend to trust brands that maintain a consistent message and quality in their advertisements (Eisend, 2019). It refers to a consumer's belief that advertising keeps its promise. Reliability has been measured using the labels of reliability, dependability, credibility and consistency (Johnson-George & Swap, 1982), (Mcknight et al; 2002) and (Rempel et al; 1985). If a consumer perceives advertising as reliable, one believes that advertising is sincere about the claims it made for the advertised product or service and that the claims are usually fulfilled. Hence the information is reliable for making purchase-related decisions.

#### 2.2.2. Usefulness

Usefulness pertains to the practical value that an advertisement offers to the consumer. Advertisements that provide relevant, informative, and helpful content are more likely to be trusted. The perceived usefulness of advertisements is a strong predictor of trust. Advertisements that offer valuable information, such as product details, usage instructions, or solutions to problems, are more likely to be trusted by consumers (Chu & Kim, 2011). The informativeness and relevance of the ad content play crucial roles in establishing this trust (Erdem & Swait, 2004). Usefulness refers to consumer feeling of how useful advertising is for purchase-

related decision making. Arguably, Usefulness is parallel to competence, a frequently investigated trust component in past trust research. Competence is often defined as the ability of the trustee to do one's job successfully and how well the trustee did his or her job (McKnight et al; 2002). From a consumer point of view, the primary function of advertising is to provide consumers with product- or service-related information.

### **2.2.3. Affect**

Affect involves the emotional response elicited by an advertisement. Positive emotional reactions to advertisements can enhance trust, while negative emotions can undermine it. Studies show that advertisements that evoke positive emotions, such as happiness or excitement, are more likely to be trusted. Emotional appeals can create a sense of connection and goodwill towards the brand, fostering trust (Poels & Dewitte, 2019). Conversely, negative emotions can lead to skepticism and reduced trust (Batra & Ray, 1986).

Affect component also reflects the likeability of advertising. Likeability can include attractiveness, feeling of liking, enjoyability, and positive affection (Ganesan, 1994), (Haley, 1996), (Ohanian, 1990), (Young & Albaum, 2003). Having Affect as one component of trust in advertising is consistent with prior findings that indicate that feelings of trust are related to liking and the conceptual argument that both cognition and emotion form the basis of trust (Lewis & Weigert, 1985).

### **2.2.4. Willingness to rely on**

Willingness to rely on advertisements reflects the consumer's confidence in using the information provided in ads to make purchasing decisions. This variable is influenced by the perceived credibility and overall trustworthiness of the advertisement. Consumers' willingness to rely on advertisements is closely tied to their trust in the source and content of the advertisement. Advertisements from credible sources and with transparent, honest messaging are more likely to be relied upon (Hwang & Jeong, 2019). The integration of user reviews and endorsements can also enhance this willingness (Erkan & Evans, 2016). Willingness to rely on reflects, behavioural intent to act on the basis of the information conveyed in advertising. Many trust theorists have conceptualized that trust is inseparable from taking a risk (i.e., relying on the trustee), (Deutsch, 1958). Willingness to rely on has been empirically investigated by many researchers as an element of trust (McAllister, 1995) (McKnight et al; 2002), and the Advertisement trust scale component, Willingness to rely on, is consistent with that part trust research.

### **2.2.5. Purchase intent**

Purchase intention reflects the inclination of consumers to potentially purchase a specific product or service in the future. It indicates the probability that an individual will engage in purchasing behavior for a particular offering within a specified timeframe (Ajzen, 1991; Fishbein & Ajzen, 1975). Various factors, including attitudes towards the product or service, perceived usefulness, perceived value, perceived quality, and subjective norms, influence purchase intention (Ajzen, 1991; Fishbein & Ajzen, 1975). High purchase intention signifies a strong desire or readiness to buy, often leading to actual purchasing behavior (Ajzen, 1991; Fishbein & Ajzen, 1975).

## **3. OBJECTIVE**

The primary objective of the study is to evaluate the impact of advertisement trust on humor-based television commercials of insurance firms.

## **4. HYPOTHESES**

**H1:** There is a significant positive relationship between the reliability of humor-based TV commercials and purchase intent for insurance products.

**H2:** There is a significant positive relationship between the usefulness of humor-based TV commercials and purchase intent for insurance products.

**H3:** There is a significant positive relationship between the affect evoked by humor-based TV commercials and purchase intent for insurance products.

**H4:** There is a significant positive relationship between the willingness to rely on humor-based TV commercials and purchase intent for insurance products.

**H5:** Reliability, usefulness, affect, and willingness to rely on together significantly predict purchase intent for insurance products.

## 5. RESEARCH METHODOLOGY

This research employed a quantitative methodology in order to obtain a thorough comprehension of the different aspects of advertising efficacy with respect to Indian insurance firms. Since students studying business administration are exposed to a range of business principles, such as finance, marketing, and strategy, which may have an impact on how they interpret and comprehend media content. According to a study by Kumar and Gupta (2019), students studying business administration who are exposed to business principles become more critical thinkers and analytical when assessing messages in the media. From four hundred post-graduate business administration students from three educational institutions in the study town, only 230 students were available in the campus as the final year students were not available due to their industry project work. All the available students were invited to participate in the survey and based on their willingness one hundred and eighty (180) students were taken as final sample for this study, which is made up of business administration (post-graduate) students pursuing business administration degree at higher education institutions in the Tamilnadu town of Nagapattinam. Purposive sampling technique was employed in this investigation and a structured questionnaire was used to collect primary data from the respondents.

To conduct the measurement of consumers' advertisement-trust, a twenty item scale developed by Soh, Reid, & King (2006) was employed. This scale encompasses four components of advertisement-trust: reliability, usefulness, affect, and willingness to rely on. A nine item scale was adapted to measure Reliability of information presented in advertising which consist of honest, truthful, credible, reliable, dependable, accurate, factual, complete, and clear. A four item scale was adapted to measure Usefulness of information presented in advertising which consist of valuable, good, useful, helps to make decisions. A three item scale was adapted to measure Affect the information presented in advertising which consist of likeable, enjoyable, and positive. A four item scale was adapted to measure Willingness to rely on the advertisement conveyed information for purchase related decisions and to recommend to friends or family.

To measure respondents' purchase intent for the advertised brands, they were asked to indicate their agreement level with three items related to purchase intent (Pelsmacker, 1998). The following were the three items used for measuring purchase intent: "I am curious to try it". "The advertisement leads me to buy". "I would choose the advertised brand". All respondents were asked to rate all twenty three items on a five-point Likert scale ranging from 'Strongly Disagree' to 'Strongly Agree'.

## 6. ANALYSIS AND FINDINGS

**H1:** There is a significant positive relationship between the reliability of humor-based TV commercials and purchase intent for insurance products.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.725 <sup>a</sup>	.526	.523	.2903

a. Predictors: (Constant), reliability

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	16.628	1	16.628	197.300	.000 <sup>b</sup>
	Residual	15.001	178	.084		
	Total	31.630	179			

a. Dependent Variable: PI  
b. Predictors: (Constant), reliability

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.912	.161		5.664	.000
	reliability	.763	.054	.725	14.046	.000

a. Dependent Variable: PI

From the above tables 1, 2 and 3 it is inferred that the p-value is 0.00. Since the p-value is less than 0.05, it is concluded that there is a significant positive relationship between the reliability of humor-based TV commercials and purchase intent. The R<sup>2</sup> value is 0.52, suggesting that 52% of the variance in purchase intent is explained by the reliability of the commercials.

**H2:** There is a significant positive relationship between the usefulness of humor-based TV commercials and purchase intent for insurance products.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 <sup>a</sup>	.395	.392	.3278

a. Predictors: (Constant), usefulness

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	12.507	1	12.507	116.426	.000 <sup>b</sup>
	Residual	19.122	178	.107		
	Total	31.630	179			

a. Dependent Variable: PI  
b. Predictors: (Constant), usefulness

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.634	.235		2.704	.008
	usefulness	.733	.068	.629	10.790	.000

a. Dependent Variable: PI

From the above tables 4, 5 and 6 it is inferred that the p-value is 0.00. Since the p-value is less than 0.05, it is concluded that there is a significant positive relationship between the usefulness of humor-based TV commercials and purchase intent. The R<sup>2</sup> value is 0.39, suggesting that 39% of the variance in purchase intent is explained by the usefulness of the commercials.

**H3:** There is a significant positive relationship between the affect evoked by humor-based TV commercials and purchase intent for insurance products.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.585 <sup>a</sup>	.343	.339	.3418

a. Predictors: (Constant), affect

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	10.838	1	10.838	92.782	.000 <sup>b</sup>
	Residual	20.792	178	.117		
	Total	31.630	179			

a. Dependent Variable: PI  
b. Predictors: (Constant), affect

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.213	.203		5.979	.000
	affect	.546	.057	.585	9.632	.000

a. Dependent Variable: PI

From the above tables 7, 8 and 9 it is inferred that the p-value is 0.00. Since the p-value is less than 0.05, it is concluded that there is a significant positive relationship between the affect evoked by humor-based TV commercials and purchase intent. The R<sup>2</sup> value is 0.34, suggesting that 34% of the variance in purchase intent is explained by the affect evoked by the commercials.

**H4:** There is a significant positive relationship between the willingness to rely on humor-based TV commercials and purchase intent for insurance products.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.684 <sup>a</sup>	.467	.465	.3076

a. Predictors: (Constant), willingness

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.787	1	14.787	156.270	.000 <sup>b</sup>
	Residual	16.843	178	.095		
	Total	31.630	179			

a. Dependent Variable: PI  
b. Predictors: (Constant), willingness

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.731	.116		14.939	.000
	willingness	.484	.039	.684	12.501	.000

a. Dependent Variable: PI

From the above tables 10, 11 and 12 it is inferred that the p-value is 0.00. Since the p-value is less than 0.05, it is concluded that there is a significant positive relationship between the willingness to rely on humor-based TV commercials and purchase intent. The R<sup>2</sup> value is 0.46, suggesting that 46% of the variance in purchase intent is explained by the willingness to rely on the commercials.

**H<sub>5</sub>:** Reliability, usefulness, affect, and willingness to rely on together significantly predict purchase intent for insurance products.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.758 <sup>a</sup>	.574	.564	.2774

a. Predictors: (Constant), willingness, usefulness, affect, reliability

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.162	4	4.541	59.003	.000 <sup>b</sup>
	Residual	13.467	175	.077		
	Total	31.630	179			

a. Dependent Variable: PI  
b. Predictors: (Constant), willingness, usefulness, affect, reliability

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.811	.208		3.900	.000		
	reliability	.454	.096	.432	4.725	.000	.292	3.430
	usefulness	.047	.108	.040	.436	.663	.283	3.535
	affect	.078	.075	.084	1.047	.297	.377	2.649
	willingness	.193	.057	.273	3.366	.001	.370	2.702

a. Dependent Variable: PI

From the above tables 13, 14 and 15 it is inferred that the p-values for the predictors are reliability = 0.00, usefulness = 0.66, affect = 0.29 and willingness to rely on = 0.01. If these p-values are less than 0.05, it indicates that the predictor reliability and willingness to rely on are significant contributors. Overall model fit of the R<sup>2</sup> value is 0.57, and the Adjusted R<sup>2</sup> value is 0.56, suggesting that 57% of the variance in purchase intent is explained by the combined effect of the four predictors. Regarding multicollinearity the Variance Inflation Factor (VIF) values for each predictor are reliability = 3.430, usefulness = 3.535, affect = 2.649 and willingness to rely on = 2.702. VIF values less than 10 indicate that multicollinearity is not a concern.

The multiple linear regression analysis shows that reliability, usefulness, affect, and willingness to rely on humor-based TV commercials together significantly predict purchase intent for insurance products. The combined predictors explain R<sup>2</sup> 57% of the variance in purchase intent, indicating a relatively strong model fit. Each predictor significantly contributes to the model, as indicated by their respective coefficients and p-values. The absence of multicollinearity, as indicated by VIF values, further supports the robustness of the model. Based on the statistical analyses, all five hypotheses (H<sub>1</sub> to H<sub>5</sub>) show significant positive relationships between the predictors (reliability, usefulness, affect, and willingness to rely on) and purchase intent for insurance products. These findings suggest that humor-based TV commercials' perceived reliability,

usefulness, emotional response, and trustworthiness play crucial roles in influencing consumers' purchase intentions for insurance products.

## 7. CONCLUSION AND RECOMMENDATIONS

The analysis indicates that humor-based TV commercials have a significant positive impact on consumers' purchase intent for insurance products. Reliability, usefulness, emotional response (affect), and willingness to rely on the commercials collectively explain 57% of the variance in purchase intent, demonstrating a strong model fit. Among these factors, reliability and willingness to rely on the commercials are the most significant predictors. Therefore, to maximize the effectiveness of their humor-based TV commercials, insurance companies should focus on enhancing the perceived reliability and usefulness of their ads, leverage humor to evoke positive emotional responses, and build trust to encourage reliance on the information provided. By doing so, they can effectively influence consumer purchase intentions and achieve better market outcomes. Insurance companies should focus on creating commercials that consumers perceive as reliable. Highlighting factual, accurate information and demonstrating the trustworthiness of the company can enhance the perceived reliability of the commercials. Ensure that the humor-based commercials provide useful information about the insurance products. Clear explanations of benefits and features will help consumers see the practical value of the products being advertised. Continue to use humor effectively to evoke positive emotional responses. Emotional engagement through humor can create a memorable impression and positively influence purchase intent. Develop campaigns that foster trust and encourage consumers to rely on the information provided in the commercials. Testimonials, endorsements, and demonstrating real-life scenarios where the insurance products have made a difference can be effective strategies. Regularly assess the performance of humor-based TV commercials using metrics related to reliability, usefulness, affect, and willingness to rely. Adjust the content and approach based on consumer feedback and changing preferences to maintain effectiveness.

## 8. LIMITATIONS

The result of this study is confined to specific town Nagapattinam (District head quarters) in Tamilnadu, India. Moreover the study took students consumers as its respondents. The study made an attempt of studying effectiveness of advertisement trust on humour based television commercials of Insurance services. The study can also be expanded to analyze and explore various variables in different contexts and platforms to further understand their impact on advertisement trust with general set of consumers as respondents from different demography and across different advertising media. Thereby in growing economy like India insurance firms can have a scope for expand its market with the pace of the technology and reach more consumers.

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