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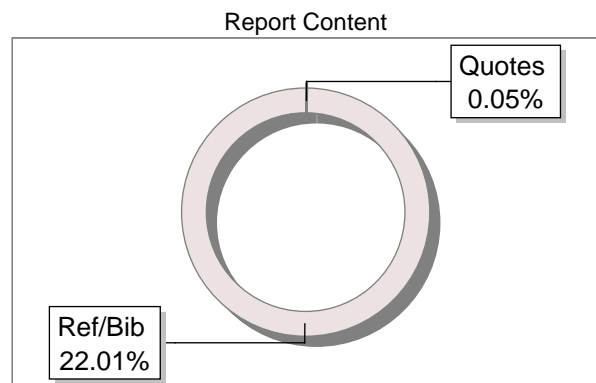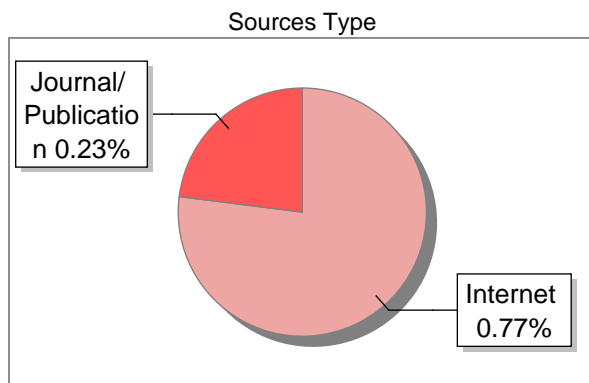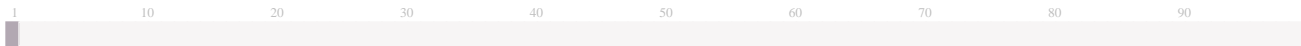
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Message Framing and Source Credibility in Product Advertisements with High Consumer Involvement

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Abstract: The general objective of this research was to analyze the use of message framing and the source appropriately used in product advertisement with high consumer involvement. The category of experimental design used in this study was the lab experiment. The factorial designs in this study experiments were: 2x1 between subjects at the time of testing of hypotheses 1 and 2; 2x2 between subjects at the time of testing of hypothesis 3. The method of analysis used to test hypotheses 1 and 2 used one way ANOVA, and to test hypothesis 3 used n-ways ANOVA with main effects and interaction effect. First, the results showed that there were significant differences in the performance risk perception, psychological risk perception, financial risk perception, and social risk perception on advertisement using positive and negative message framing. Consumers felt a lower risk perception on the advertisement with positive message framing. Thus, the product's advertisements with high consumer involvement will be more effective by using positive message framing. Second, the results also showed that there were significant differences in the risk perception in advertisement using high and low source credibility. Consumers felt a lower risk perception in the advertisement by using high source credibility. Therefore, the product advertisements with high consumer involvement will be more effective by using high source credibility. The last, based on the testing of hypothesis, there was no significant difference in the risk perception in the advertisements using positive and negative message framing and high and low source credibility.

Key-Words: message framing, source credibility, consumer risk perception

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1.
2. Introduction

Marketing communication is important in marketing. In marketing communication, companies inform, persuade, and remind consumers both directly and indirectly regarding the products and services which they sell. According to Kotler and Keller (2012), there are eight types of mixed marketing communication, i.e.: advertising, sales promotion, public relations and publicity, personal selling, direct marketing, interactive marketing, events and experiences, and word-of-mouth marketing. The advertisement must be packaged properly so that consumers give respond as expected.

Marketers need to concern about the importance of endorser which used in the advertisement. Endorser is going to convey information, persuade, or remind consumers about a product or service. In general, several empirical studies support that a strong, interesting, and expert communicator is more effective than those which does not have these attributes.

Message framing is also an important thing in the advertisement. Messages are able to be expressed in a positive or negative framing. Some studies on message framing still show the opposite one. Consumer decision to choose certain products requires high involvement. Consumers will consider a few matters relating to the purchase decision of these particular products. Usually, a consumer will look for information about certain products that will be chosen. Customers decision when choosing certain products should be associated with some of the risks such as performance, financial, social, and psychological. If the price and consumer involvement of products are higher, they will make a higher consumer risk perception.

Experiment studies conducted are important and interesting for this study sought to investigate the effects of message framing and source credibility on consumer risk perception. The consumer risk perceptions viewed were performance risk, financial risk, social risk, and psychological risks. Assael (2001) identified when consumers have high involvement in a product as follows: 1) Is the product important for the consumer? 2) Is the product continuously interesting to consumers? 3) Does the product carry/ pose a risk, 4) Does the product have emotional appeal? And 5) can the product be identified on group norms?

In view of inconsistencies with previous studies, the problems of this study were which one is more effective; positive or negative message framing in the advertisement, and which one is more effective; high or low source credibility in product advertisement with high consumer involvement. The general objectives of this study were to analyze the use of appropriate message framing and sources used in product advertisements with high consumer involvement. The specific objectives of this study were: 1) to analyze the differences in the risk perception perceived by consumers on advertisements by using positive and negative message framing; 2) to analyze the differences in the risk perception perceived by consumers on advertisements by using high and low source credibility; and 3) to analyze the differences in the risk perception perceived by consumers on advertisements by using positive and negative message framing also high and low source credibility.

3. Literature Review
3.1 The Elaboration Likelihood Model (ELM)

This model was proposed by Richard Petty and John Cacioppo (1986) in Yuniawan, Abdurrahman, Suci, and Udin (2018) which states that the process of behavioral change needs to consider the premeditation factors of persuasion process, namely the weight and number of messages associated with the cognitive response. Therefore, the process of elaboration relating to the suitability of object behavior and the information that has been owned by the individual becomes a very important measure. In ELM, there are two routes to convince or persuade, namely central and peripheral. The central route to convince consists of a variety of message arguments such as the idea and content message. When a receiver processes in central, a person will be an active participant at the convincing process.

3.2 Attribution Theory

This theory emphasizes how the individual perceives the background of communicator who conveys persuasion messages. When a communicator is deemed not to have a personal interest in the message conveyed, people will see the message conveyed based on sincere intention. This will be considered in the decision making on

the side of message listeners. In this case, an individual emphasis on the reasons why communicator stake a certain position relation to the messages conveyed.

3.3 Consumer Risk Perception

Jacoby and Kaplan (1972) in Friedman and Friedman (1979) mentions five types of perceived risks, i.e. financial risk, performance risk, physical risk, psychological risk, and social risks. Performance risk is the risk associated with the uncertainty of product performance which is not suitable for the expected one. Financial risk is the risk associated with all costs and expenses to get a product and facing uncertainty about the product. The risk is measured by the amount of money (Grewal, Gotlieb, and Marmorstein, 1994). Social risk is that the possibility of a product use will affect the way people think of themselves. The psychological risk is the possibility of a product which does not comply with consumer's self-image. Physical risk is the possibility of a product that would be dangerous to the users (Jacoby and Kaplan, 1972 as quoted by Friedman and Friedman, 1979).

3.4 Message Framing

Positive message framing is defined as a communication that emphasizes brand excellence or consumer's potential benefit in a given situation. In another hand, negative message framing is defined as a communication that shows brand disadvantages or consumer's potential loss in a situation (Grewal, Gotlieb, and Marmorstein, 1994). Research Buda and Zhang (2000) showed significant differences in the message framing, a subject that has received a positive message framing attitudes toward the product that is greater than subjects who receive a negative message framing. When marketers deliver their message, message framing needs to be a concern. This message framing will possibly have an effect on consumer's perception of an advertisement.

3.5 Source Credibility

Source credibility consists of three dimensions, i.e: skills, confidence, and physical attractiveness (Ohanian, 1990). Sources attractiveness is considered as three interrelated aspects, which consists of familiarity, similarity, and contentment (McGuire, 1969, as quoted by Biswas, and Das, 2006). Credibility theory (Hovland and Weiss, 1955, as quoted by Mittelstaedt, 2000) states that the sender of the message is "trustworthy" if he is an expert or a person who can be trusted. Traditional theories on source credibility emphasize three types of effective communicators, namely source power, source attractiveness, and expertise source(Hovland, Janis, and Kelley, 1953; Kelman, 1958, in Pratkanis and Gliner, 2004).

Friedman and Friedman(1979) mention the definition of celebrity endorser as an individual known to the public (actors, athletes, entertainers, and others) for his achievements in the field. Celebrity endorser, in general, is attractive (Friedman and Friedman 1979). An expert is defined as the source with the assertion is valid. Friedman and Friedman (1979) mentioned the definition of expert endorser as individuals or groups who have a deep knowledge of the product advertised. Endorser effective because of the nature of communication experts produced an expert endorser more approved than the same communication characteristics with no expert (Tedeschi, 1972, as quoted Biswas, 2006). Endorser experts have the expertise (Friedman and Friedman, 1979). Therefore,

H1: There is a difference in performance risk, psychological, financial, and social perceptions perceived by consumers in advertisements by using positive and negative message framing.

H2: There is a difference in performance risk, psychological, financial, and social perceptions perceived by consumers in advertisements by using high and low source credibility.

H3: There is a difference in performance risk, psychological, financial, and social perceptions perceived by consumers in advertisements by using positive and negative message framing as well as high and low source credibility.

4. Materials and Methods

4.1 General Design of Experiment

The experimental design category used in this research was a lab experiment; the experiment conducted in an artificial or arranged environment (Sekaran and Bougie, 2010:228). The design used was a factorial design which is a design with two or more variables considered simultaneously. The factorial designs in this study experiment were: 2x1 between the subjects at the time of the testing of hypotheses 1 and 2; 2x2 between the subjects at the time of the testing of hypothesis 3.

4.2 Research Participation

In this research, the selected participants were adults. The participants were selected voluntarily. The selection of the experimental groups used assignment randomization. Randomization is a control technique that equates the groups of experimental subjects by ensuring that every subject has an equal opportunity to be placed on any group (Christensen 1988:174). Randomization was used to minimize or even eliminate the influence of extraneous variables. In this case, the participants got the treatment in the form of printed advertisements randomly.

4.3 Measures

Perceived performance risk was measured using 4 dimensions, which adapted from Biswas, et al. (2006) (e.g., confidence towards the ability of the product/service will perform as expected, confidence towards the ability of the product/service will perform satisfactorily, the amount of risk in choosing products/services based on performance problems, and the uncertainty of product/service performance). *Perceived financial risk* was measured using 4 dimensions, which adapted from Biswas, et al. (2006) (e.g., perceived financial risk, risk of choosing products/services based on cost, the risk of determining the product/service based on the amount of money, and financial risk involved). *Perceived social risk* was measured using 3 dimensions, which adapted from Stone and Gronhaug (1993) (e.g., the thought (assumption) of others that the product/service will increase self-esteem, the thought (assumption) of others that the product/service only chosen for the sake of prestige, and the thought (assumptions) of others that are considered important that the product/service is not valuable). *Perceived psychological risk* was measured using 3 dimensions, which adapted from Stone and Gronhaug (1993) (e.g., feeling uncomfortable in using products/services, feelings of unwanted anxiety in using products/services, and feelings of unnecessary tension due to the use of products/services).

4.4 Preliminary Study Results

The preliminary study was conducted to identify and to determine the products with high consumer involvement used in the treatments in the form of advertisements and to determine the product brands with high consumer involvement. In this preliminary study, the researchers conducted a focus group discussion of 7 people. Based on the results of focus group discussions, it was found that the product with high consumer involvement which had been perceived so far by the participants is a laptop. Therefore, the researchers decided to choose a laptop product as the product with high consumer involvement used in the experimental study and the brand used was "expert" which was appropriate to be used as the treatment in the experiment.

4.5 Manipulation Check

The results of the comparative test of T-test show that there are significant differences on financial risk, psychological risk, performance risk, and social risks in the advertisements with positive and negative message framing as indicated in Table 1. This shows that there were significant differences in the performance risk, psychological risk, financial risk, and social risks in the advertisements by using positive and negative message framing. From the results of this test, it can be concluded that the advertisements with positive and negative message framing can be compared.

The results of the comparative test of T-test show that there are significant differences in financial risk, psychological risk, performance risk, and social risks in the advertisements with high and low source credibility as indicated in Table 1. This shows that there are significant differences in the performance risk, psychological risk, financial risk, and social risks in the advertisements by using high and low source credibility. From the results of this test, it can be concluded that the advertisements with high and low source credibility can be compared.

5. Data Analysis and Result

5.1 Instrument Testing

The validity test results of all variable indicators of performance risk, psychological risk, financial risk, and social risk perceptions obtained the results of statement items with the loading factor of over 0.4 so that it can be concluded that all the indicators in the questionnaires were valid and the analysis could be continued. The reliability test result indicated by Cronbach alpha value of each variable was greater than 0.6.

5.2 Hypothesis Testing

The testing using ANOVA with the dependent variable of performance risk, psychological risk, financial risk, and social risk indicate that framing message in advertisement had the effect on performance risk perception (F = 32.566; p = 0.000 <0.05), psychological risk perception (F = 32.725; p = 0.000 <0.05) performance risk perception (F = 24.421; p = 0.000 <0.05) social risk (F = 23.697; p = 0.0000 <0.005). Positive message framing in the advertisement would generate the perceptions of performance risk, psychological risk, financial risk, and social risk which were lower than the perceptions of performance risk, psychological risk, financial risk, and social risk with negative message framing in the advertisement.

The test using ANOVA with the dependent variable of performance risk, psychological risk, financial risk, and social risk indicated that source credibility in advertisement had the effect on performance risk perception (F = 8.186; p = 0.009 <0.05), psychological risk perception (F = 28.550; p = 0.000 <0.05) performance risk perception (F = 20.949; p = 0.000 <0.05) social risk (F = 15.908; p = 0.001 <0.005). High source credibility in the advertisement would generate the perceptions of performance risk, psychological risk, financial risk, and social risk which were lower than the perceptions of performance risk, psychological risk, financial risk, and social risk with low source credibility in the advertisement.

The testing using two-way ANOVA with the dependent variables of performance risk and psychological risk perceptions showed that message framing and source credibility in advertisement had no effect on performance risk perception (F =0.005; p=0.943>0.05) and psychological risk perception (F =0.289; p=0.593>0.005). The test using two-way ANOVA with the dependent variables of financial risk and social risk perceptions showed that message framing and source credibility in advertisement had no effect on financial risk perception (F =1.960; p=0.167>0.05) and social risk perception(F =0.041;p=0.840>0.005).

6. Discussion

The test results of hypothesis 1 with the dependent variables of the perceptions of performance risk, psychological risk, financial risk, and social risk showed significant results. This suggested that there were differences in the performance risk, psychological risk, financial risk, and social risk perceptions on an advertisement by using positive and negative message framings. Consumers felt

lower risk perception on the advertisements with positive message framing. In the advertisements with positive framing, consumers felt to follow the development of times and to help complete the tasks of the university students so that consumers would feel lower risk perception. In this case, it turns out that positive message framing would affect consumers. Consumers felt lower risk perception on the messages in a positive framing. The research results were consistent with the research of Fatmawati (2012), Soliha and Purwanto (2012), Buda and Zhang (2000) and Grewal, Gotlieb, &Marmorstein, (1994) and Levin and Gaeth (1988). The results of this research differed from the research of Soliha, Dharmmesta, Purwanto, and Syahlani (2014), Rothman and Salovey (1997), Ganzah and Karsahi (1995), Mahesrawan and Levy (1990), and Meyerowitz and Chaiken (1987). Thus, it can be concluded that advertisements with high consumer involvement were more effective to use positive message framing.

The test results of hypothesis 2 showed significant results. This showed that consumers felt lower performance risk perception on the advertisements by using high source credibility, lower psychological risk perception on the advertisement by using high source credibility, lower financial risk perception on the advertisement by using high source credibility, as well as lower social risk perception perceived on the advertisements by using high source credibility. On the advertisement by using high source credibility, consumers had higher trust in the benefits obtained if the consumers used laptop products or to the effects if the consumers did not use it. This reduced the perceived risk perceptions. In this case, it turns out that the messages with high source credibility affected consumers. Consumers felt a lower risk perception in the messages with high source credibility. The results were consistent with the research of Soliha and Zulfa (2009), Biswas et al. (2006), Pornpitakpan, McGuire, and Giffin (Pratkainis and Gilner, 2004-2005), and Soliha, Dharmmesta, Purwanto, and Syahlani (2014).

The test results of hypothesis 3 showed insignificant results. This indicated that there was no significant difference in the performance risk, psychological risk, financial risk and social risk perceptions on the advertisement by using positive and negative message framings and high and low source credibility. Consumers did not feel the difference in risk perceptions on the advertisement

with positive and negative message framings and high and low source credibility.

7. Conclusion and Managerial Implication

There were significant differences in the perceptions of performance risk, psychological risk, financial risk, and social risk on the advertisement by using positive and negative message framing. Consumers felt lower risk perception on the advertisement with positive message framing. Therefore, a product advertisement with high consumer involvement will be more effective by using positive and message framing.

Based on the testing results of hypothesis 2, there were significant differences in risk perception in the advertisement by using high and low source credibility. Consumers felt lower risk perception in the advertisement by using high source credibility. Therefore, the functional food advertisement would be more effective by using high source credibility. Meanwhile, based on the testing of hypothesis 3, there was no significant difference in risk perception in the advertisement by using positive and negative message framing and high and low source credibility. This suggests that the differences in risk perceptions were only perceived by consumers in the advertisement by using message framing, and the differences in risk perceptions were also perceived only by consumers in the advertisement by using source credibility. In the advertisement that combined message framing and source credibility, it was found that there was no difference in risk perception.

In practice, these research results can be applied to improve the effectiveness of an advertisement. Particularly for the marketers of products with high consumer involvement, these results were able to be used as a reference in making decisions about the use of effective message framing and source credibility. The product advertisement with high consumer involvement could use high source credibility in the advertisement as it is proven that, by using high source credibility, the consumer's perceived risk perception is getting smaller. The product advertisement with high consumer involvement could use positive message framing in the advertisement as it was evidenced that, by the use of positive message, the consumer's perceived risk perception was getting smaller.

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