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## Consumer Behavior and Ad-Evoked Effects in Native Ads: The Role of Congruence and Brand Familiarity

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**CONSUMER BEHAVIOR AND AD-EVOKED EFFECTS IN NATIVE ADS: THE ROLE  
OF CONGRUENCE AND BRAND FAMILIARITY**

by

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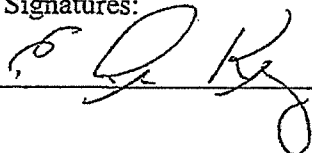
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### **Abstract**

Native advertising, ubiquitous on social media, is an increasingly popular form of advertising where advertising appears in the style and format of the content near the advertisement's placement. Despite the widespread adoption of native advertisements, marketing managers' reliance on these native ads, and the unequivocal impact of native ads on consumers, relatively few studies exist to describe the nuances of these brand-consumer interactions. In an empirical study of 207 respondents, brand familiarity and ad congruence appear to predict the ad-evoked effects of purchase intention and attitude toward the brand among actual Facebook advertisements for national mortgage lenders.

**Keywords:** Native advertisements, social media advertisements, purchase intention, attitude toward the brand, brand familiarity, advertising congruence

## Chapter 1: Introduction

Native advertising, ubiquitous on social media, is an increasingly popular form of advertising (IAB, 2020), where advertising appears in the style and format of the content near the advertisement's placement (Boerman et al., 2017). Favorable advertiser outcomes from these native ads have led to a marketing revolution that has shifted billions of dollars in advertising spent from other channels to social media for the promotion of brands, products, and services (eMarketer, 2019). Still, consumer interactions with social media native advertisements cause consumer behaviors and ad-evoked effects that are not fully understood by marketers.

One such novel type of brand-consumer interaction occurs when consumers develop brand knowledge or use their existing brand knowledge in a variety of digital contexts (Hayes et al., 2019). For instance, consumers can choose to interact with brands in one setting without changing contexts, such as learning more about a brand's products or services while browsing a social media feed or even "liking" the brand. The ultimate goal of these advertisements can vary, though digital marketers may buy these ads because of claims from Facebook that they can "Drive sales on your website or right from Facebook platforms" (Facebook, 2021). Scholarly research, such as the work of Mackenzie et al. (1986), corroborates this plausible expectation that advertisements can lead to greater purchase intent.

These novel brand-consumer interactions create consumer behavior research questions as well as brand management concerns (Gensler, 2013), and their impact on consumers should be further explored. In an empirical study, Jung (2017) demonstrated that advertising relevance is related to native advertising effectiveness. Kim et al. (2017) concluded that congruence between native advertising and its context is directly related to measures of advertising effectiveness, such as purchase intent. Yet, the body of knowledge on ad congruence (Houston et al., 1987; Meyers-Levy & Tybout, 1989) suggests a *negative* relationship between ad congruence and ad-evoked effects.

Consumer purchase intention is increasingly influenced by native advertising in new digital marketing channels on mediums like social media (Hutter et al., 2013). This is partly due to claims that many consumers consider themselves to be inundated by marketing messaging, especially in traditional marketing channels like television (Porter & Golan, 2006). This overabundance of marketing messages coupled with the consumer adoption of digital technology has led brands to turn to digital marketing to influence consumers.

### **Statement of the Research Problem**

Limited scholarly research exists on the nascent field of native advertising, and relatively few consumer behavior models exist to explain the dynamics of native advertisements with empirical evidence. The lack of scholarly research and the widespread use of social media advertising has created a knowledge gap between practitioners and scholars; this has led practitioners to draw their own conclusions about consumer behavior and scholars to play catch up.

Four prominent consumer behavior concepts may offer additional insights for native advertisements and their ad-evoked effects, though their explanatory power with native advertising needs to be explored. These four concepts are brand familiarity, advertising congruence, attitude toward the brand, and purchase intention.

The role of brand familiarity in native advertising needs further exploration. Marks and Olson (1981) stated “Concepts such as product familiarity, product experience or expertise, and/or prior information have been popular as mediating variables in many models of consumer behavior” (p. 145). Gardner (1985) determined that attitude toward an advertisement not only impacts attitude toward the brand, but also that brand-related consumer knowledge was a significant mediating variable of attitude toward the brand during advertising exposure.

Among marketing practitioners claims about native advertising, one of the most controversial and scrutable is the key value proposition of native ads, namely, that their efficacy

is caused by their covert nature from advertising congruence with proximal content. Research from Petty and Cacioppo's (1986) work on the Elaboration Likelihood Model (ELM) suggests the covert nature of native ads may impair rather than facilitate their effectiveness. This is because, according to dual-process theories like the ELM framework, the incremental cognitive effort caused by ad incongruence may lead to increased attention, greater ad recall, and other favorable outcomes. Therefore, the role of ad congruence must be explored in native advertising research.

Additionally, attitude toward the brand and purchase intention are other prominent themes in the marketing literature not fully explored by native advertising research. A study by Lutz, MacKensie and Belch (1983) concluded attitude toward the brand predicted purchase intention. In a related, subsequent study, Machleit et al. (1993) noted that brand maturity played a mediating role between advertising and ad-evoked effects like attitude toward the brand. Coates et al. (2006) concluded that brand familiarity was a significant mediating variable for brand selection tasks. While Kim et al. (2017) addressed these concepts in their study on native ads, their primary lens was on the role of product type and spokesperson content on Instagram. More circumspect analysis should offer additional insights.

### **Research Questions and Hypotheses**

The purpose of this study is to explore the relationships between native advertising, brand familiarity, and the ad-evoked effects of consumer attitude toward the brand and consumer purchase intention to develop a unified consumer behavior model that incorporates the relationships between these constructs. At the core of this study is the research question: "how does brand familiarity or ad congruence affect purchase intention or attitude toward the brand?"

This study will offer insight into the widespread and possibly unconventional consumer behavior occurring in native advertising and will empirically test the following hypotheses:

H1: Among native ads, *ad congruence* is positively related to the ad-evoked effects of:

- a) attitude toward the brand
- b) purchase intention

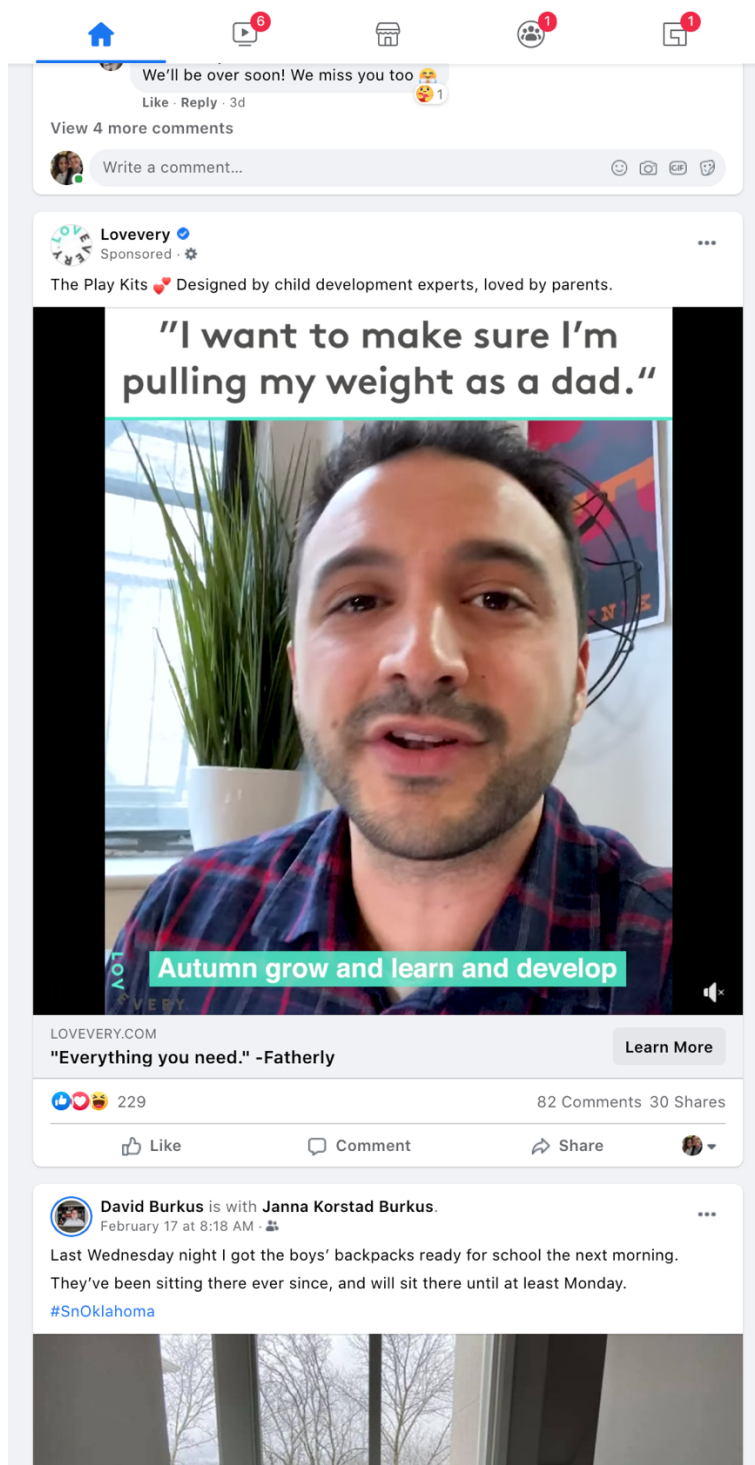
Based on a theoretical foundation of consumer-brand interactions with the influence of consumer knowledge, and consistent with related studies (Hayes et al., 2019), the following hypothesis is also proposed:

H2: For native ads, *brand familiarity* is positively related to:

- a) attitude toward the brand
- b) purchase intention

### **Definition of Terms**

*Native advertising* occurs when advertising appears in the style and format of the content near the advertisement's placement (Boerman et al., 2017). Native advertising is ubiquitous in digital marketing, but the most prominent early examples of native ads are generally called "pay per click" advertisements or native advertisements found on search engine result pages for search engines like Google.com. While native advertising generally refers to digital marketing, it is important to note that it has existed in various marketing channels under different terms, including "advertorials" or "sponsored content" in print media, "infomercials" in television, and "sponsored stories" in social media. For the purpose of this study, native advertising will refer only to digital marketing in contexts like social media, email marketing, and the worldwide web. See Figure 1.1 for an example native advertisement.

**Figure 1.1***Native Advertisement*

*Note.* Native advertisement for childhood development product from Lovevery on Facebook.

An advertisement's outcomes are likely related to the characteristics of the advertisement (Hayes et al., 2019), and in the case of native advertising those ad characteristics include advertising *message relevance* and *advertising congruence*.

For the purpose of this study, the term *advertising relevance* will refer to advertising message relevance and is defined as the utility of the information to the function or purposes of the audience (Zimmer, 2010). Concretely, a consumer currently seeking urgent financial help (e.g., personal loans) would likely evaluate the message relevance of a personal loan advertisement as high, whereas an advertisement on long-term investing would likely have lower message relevance.

In contrast, *advertising congruence* is defined as the degree of consistency between the social media platform and the advertising content. For example, a social media advertisement with ad content about a nutrition supplement has a high degree of congruence to a social media feed that predominantly depicts friends and family discussing healthy food, diets, and exercise. Horn and McEwan (1977) provide additional dimensions of congruence with "content congruity" and "stylistic fit" (p. 24).

For the purpose of this study, *consumer knowledge* is defined as accurate information about a consumer good or service stored by the consumer in long-term memory (similar to Park et al., 1994). This knowledge can be broad or specific, for instance, knowledge at the industry level, brand level, product line level or product level. This consumer knowledge can change over time and is accumulated through exposure to advertisements, product experiences, and other forms of product exposure (Marks & Olson, 1981). More narrowly, *brand familiarity* is defined as a continuous variable (Kent & Allen, 1994) that represents a consumer's accumulated experiences with a brand (Alba & Hutchinson, 1987).

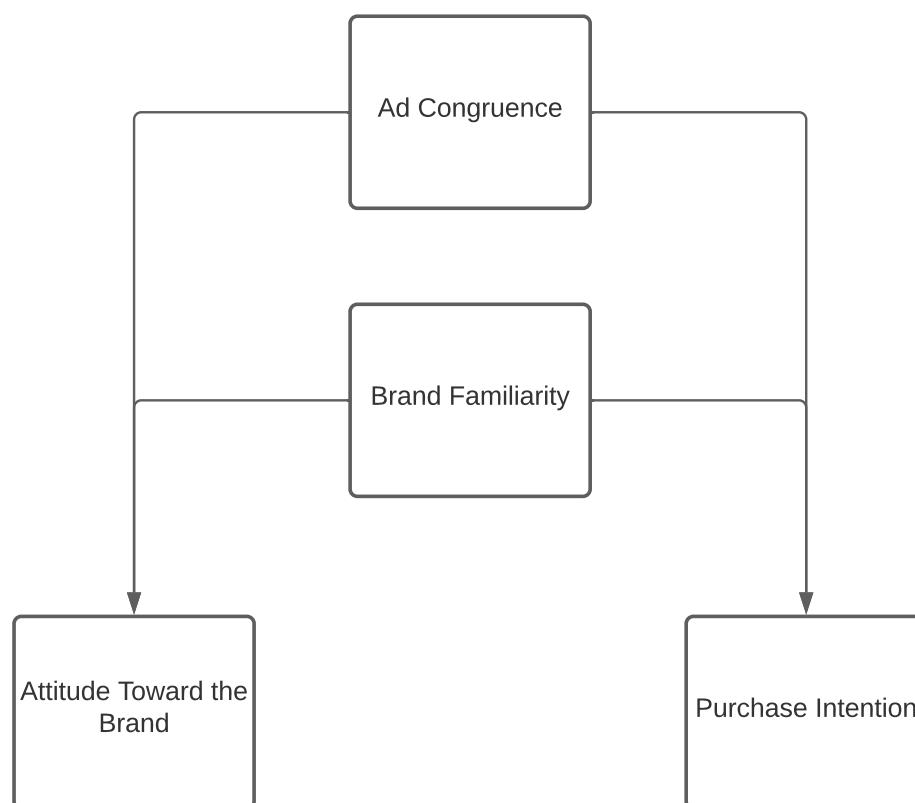
Early literature on *purchase intention* defines it as a data construct or a consumer demand indicator to be measured. Such is the case of Morrison (1979) where purchase intention is

described as the attitude “measure” used for “predicting actual purchase behavior” (p. 65). More recent literature considers purchase intention as a construct of consumer psychology; Spears and Singh (2004) define it in terms of the consumer’s attitude or “personal action tendencies relating to the brand” (p. 53). Accordingly, for the purpose of this research, purchase intention is defined as a consumer attitude of personal action plans related to a product or service.

For the purpose of this study, *attitude toward the brand* is defined as a one-dimensional summary evaluation of the brand on behalf of a consumer (Zanna & Rempel, 1988). This attitude contrasts with more complex cognitive evaluations such as beliefs, feelings, and behaviors.

**Figure 1.2**

*Ad-evoked Effects among Native Ads*



*Note.* The figure depicts the hypothesized relationships between variables.



### **Delimitations and Limitations**

This study has been delimited in four ways. First, while in many cases consumers experience branded interactions through peers via electronic word of mouth (Hinz et al., 2011), this study narrows the scope of consumer-brand interaction to paid media (advertising) to reduce interference from confounding factors like peer-to-peer influence. The dynamics of paid versus unpaid communication have been addressed by Mayrhofer (2020).

Second, for the purpose of narrowing the scope of study, this research is delimited to the interaction between consumers and advertisers on social media due to the critical role these platforms play in creating consumer moments of truth in consumer research for purchase decisions (Moran et al., 2014). Moreover, this study will focus only on one social media platform. Facebook was the chosen social media network because of its widespread reach and its convenient Ad Library tool. While native advertising exists on other social media platforms, those interactions are impractical to address in one study. As such, findings are not generalizable to all social media platforms.

Third, though there may be a variety of potential ad-evoked effects, such as attitude toward the ad, to further narrow its scope, this study will limit ad-evoked effect analysis to purchase intention and attitude toward the brand. Following the Hayes et al. (2019) prototype, purchase intention and attitude toward the brand serve as key behavioral and attitudinal measures in consumer-ad interactions in this study.

Last, existing literature on native advertising has centered around the ethics of native advertising (Evans et al., 2017; Krouwer et al., 2017; Wojdyski, 2016; Wojdyski & Evans, 2015). While informative, this topic has been researched thoroughly by the journalism discipline and will not be addressed substantively in this study.

There are two notable limitations or possible weaknesses. First, this study examines social media behavior under the conditions of an experimental study. This means capturing self-

reported data from respondents rather than directly measuring consumer behavior in the wild. While efforts were made to measure respondent data with a high degree of internal consistency, (by using instruments from peer-reviewed studies) this study cannot totally reduce measurement errors. Additionally, subjects were told they will be participants in a study. This makes them subject to the observer effect, which may change their behavior in a way that does not reflect how they would behave while not being observed.

Second, this study seeks to understand the consumer behavior attitudinal and behavioral *outcomes* related to native advertising and assumes future users of digital media will become increasingly digitally savvy. Prior research on native advertising content found it can so closely mirror a user's expectations that the consumer does not even recognize it as an ad (Wojdynski, 2016). While an exhaustive study considering heuristic factors like advertising recognition or persuasion knowledge (Wojdynski & Evans, 2020) will be increasingly relevant in the future as consumers are more universally savvy, this study will not substantively address advertising recognition or persuasion knowledge.

### **Need for Study**

Billions of consumers are interacting with brands through native advertisements. On Facebook alone, 2.79 billion active users are exposed to marketing messages in context as they scroll through their timelines and interact with the social media platform (Statista, 2021). Despite the widespread adoption of native advertisements, marketing managers' reliance on native ads, and the unequivocal impact of native ads on consumers, relatively few studies exist to describe the nuances of these brand-consumer interactions. Few conceptual discussions have offered an explanation for these interactions in the marketing literature.

Marketing managers who understand why consumers respond to native advertisements can more effectively communicate valuable offerings to consumers. This knowledge also helps marketing managers to responsibly manage marketing resources through improved advertising.

Consumer Behavior literature is also served by this study. For example, the strong relationships between some variables shed light on native advertising literature and may have broader application in other digital marketing and advertising contexts. Finally, empirical research on native advertisements creates opportunities for further research.

## Chapter 2: Literature Review

### Native Advertising

The origin of the term native advertising is likely a 2011 discussion of “native monetization systems” by Fred Wilson at an Online Media, Marketing and Advertising trade conference (Lee et al., 2016). Wilson suggested these native “ads have become tailored to the nature and content of a particular platform, as they tend to have a higher performance than traditional ads because they were made to function as part of the site” (Wilson, 2011).

As the term became more widely used, the advertising industry settled on the term “native advertising,” which is now widely used beyond advertising. For a more modern definition, the Interactive Advertising Bureau defines native advertising as advertising that is “...so cohesive with the page content, assimilated into the design, and consistent with the platform behavior that the viewer feels the ads belong there” (IAB, 2019). These native advertisements minimize the disruptiveness of consuming content while providing sufficient advertising exposure (Matteo & Zotto, 2015).

In the current marketing climate, marketing managers rely heavily on native advertising to reach audiences because of their use in advertising platforms with wide reach and advanced targeting capabilities. eMarketer (2019) predicted that businesses would spend \$44B in native advertisements in 2019, nearly 25% more than what was spent in 2018. Even greater spending is forecasted for 2021 and beyond as brands shift advertising revenue from other mediums to native advertising.

Early publications on the topic of native advertising came from advertising media properties. Del Ray (2012) noted the rising popularity of native advertising in 2012, questioning if it could be digital media’s “savior.” Laird (2013) mentioned a rising tide of media mentions. In *The Harvard Business Review*, Joel (2013) called for a more clearly defined and widely accepted definition for the term.

An oft-mentioned coming-of-age for the adoption of native advertising was a January 2013 sponsored news article about the Church of Scientology in *The Atlantic* (Campbell & Marks, 2015). This sponsored story was a controversial one that put the publisher's objectivity into question for printing what amounted to a recruiting piece for the embattled church. The first scholarly publications on native advertising came on the heels of that controversy, with scholars questioning the ethics of such a content publisher relationship with an advertiser (Carlson, 2015).

### ***Early Scholarly Studies***

Subsequent scholarly work on native advertising sought to address questions raised by the business press. In response to questions about the impact of native ads on credibility, Howe and Teufel (2014) explored the impact of native advertising on brand credibility and on publishers. They found that advertising type (banner versus native ad) had a minimal effect on publisher credibility. Moreover, their study was one of the first to explore advertising recognition; they found that older adults were less likely to notice native ads compared to younger adults, and native ads were less recognized as ads than banner ads. As early academic conclusions were being formed about the nascent practice of using native ads in digital marketing, this ad format became more naturally and broadly integrated into digital content platforms. Studies then shifted to the ethics of appropriate advertising disclosures (Krouwer et al., 2017) as well as to the tactics leading to ad recognition (Wojdyski & Evans, 2015).

Native advertising's potential for deceptiveness was a common early theme (Wojdyski, 2016). Wojdyski and Evans (2015) described the potential for deceptiveness with native advertising as they further reviewed the impact of disclosure language and placement in ad recognition. In their seminal study on the topic, Wojdyski and Evans discovered that less than 8% of participants (17 out of 242) recognized native advertising content as advertising. Additionally, they found that disclosure position impacted the efficacy of ad recognition. Moreover, contrary to FTC guidance for placement in the top of the page, ad disclosure

recognition was more effective when the disclosure was placed in the middle of the article or further down the page. Disclosure language was also described as a contributing factor, for example “paid ad” increased ad recognition (Evans et al., 2017).

**Table 2.1**

*Native Advertising Studies*

Relevant Variable(s)	Relevant Finding(s)	Methodology	Study
Ad format, Publisher Credibility, Advertising Recognition	Native ads are unlikely to be recognized as ads.	ANOVA	Howard and Teufel (2014)
Disclosure Placement, Advertising Recognition	Ad disclosure placement impacts ad recognition.	Logistic Regression	Wojdyski and Evans (2015)
Advertising Relevance, Attention to Ad, Advertisement Avoidance	Ad relevance was positively related to attention to ad, negatively related to ad avoidance	Structured Equation Modeling	Jung (2017)
Product Type, Perceived Congruence Between Social Media Platform and the Ad, Attitude Toward the Brand, Purchase Intention	Perceived congruence between social media platform and native ad is a significant predictor of purchase intention and attitude toward the brand.	Multiple Regression	Kim et al. (2017)

***Follow-on Studies and Current Research***

Follow-on studies on ad disclosure turned to consumers’ attitudes toward native advertising after the consumer recognized the ad as sponsored communication, a term known as “sponsorship transparency” (Wojdyski et al., 2018). This study developed a scale to measure sponsorship transparency (ST) so that ad practitioners and researchers could objectively measure it.

Campbell and Evans (2018) asserted native advertising’s potential for deceptiveness, and they further studied content variations and ad recognition in article style media. In two

experiments, they found companion banner ads (a banner ad placed on the webpage of the native advertisement article) boosted ad recognition. Moreover, their experiments revealed negative reactions from ad recognition were limited, and found consumers perceived the ad publisher demonstrated greater sponsorship transparency. Campbell and Evans' breakout study helped literature turn from a focus on the deceptiveness of native advertising to the larger issues of native advertising's role in consumer marketing.

Current research themes on native advertising explore new topics, such as the role native advertising content plays in its effectiveness (Jung & Heo, 2019; Kim et al., 2017; Lee et al., 2016). These follow-on studies add critical depth to the study of native ads, including exploration of the circumstances of adverse reactions to native advertising.

Lee (2016) speculated that unintended consequences for native advertising could lead to a "boomerang" effect with negative consumer reactions on social media (p. 1425). These negative effects were positively related to persuasion knowledge and associated feelings of being manipulated. Moreover, the user's goal behavior for social media usage was related to the advertising outcome. In cases where the user's goal was social engagement rather than information seeking, the intrusiveness of native advertising caused it to be less effective. Lee posited that these findings were consistent with psychological reactance theory and equity theory, suggesting users who search for information and found the ads to be less intrusive would respond positively.

Jung and Heo (2019) corroborated Lee's (2016) observations about persuasion knowledge but provided two important distinctions. First, persuasion knowledge is a moderator of attitude toward the advertisement and brand. Second, Jung and Heo further clarified that persuasion knowledge for social media advertising was related to knowledge of social media advertising tactics rather than the conspicuousness of the advertising disclosure.

While Li and Du (2012) focused on consumer's location as a factor for advertising's effectiveness, Damangir et al. (2018) reviewed advertising practices with emphasis on a consumers' past digital marketing behavior. Their research emphasized the pattern of behaviors that predate purchase behavior, suggesting consumers not only consider purchases at one point in time, but endure a journey of related consumer inquiries. Given their rapid expansion of ad impression share, native advertising campaigns play a key role in the modern consumer journey.

According to Jung (2017), advertising relevance plays an important role in native advertising as well as other advertising mediums. In a confirmatory analysis using structured equation modeling, Jung found support for the hypothesis that advertisement relevance was positively related to attention to ad and negatively related to ad avoidance. Jung's study did not empirically examine the down-cycle effects on attitude toward the brand or purchase intention; however, it raised interesting questions about the link between relevance and these ad-evoked effects.

While this nascent field is increasingly important to marketers, limited research exists to offer a helpful model for understanding the underlying consumer behavior related to native ads. In a landmark study, Kim et al. (2017) advanced the body of knowledge on native advertising when they investigated the impact of advertising content on the effectiveness of the native advertisements. Specifically, they found the greater the perceived congruence between the native advertisement and the social media platform, the greater the user's acceptance of the advertisement. In their quantitative study of 168 participants, respondents were asked questions to evaluate their perceived congruence, such as "How logically related is the ad to your Instagram?" (pp. 115-116). This perceived congruence was a significant predictor of both attitude toward the brand and purchase intention. Product type also served to influence the user's sentiment toward an advertisement, where the more functional (versus self-expressive) a product was, the more consumers expected it to be congruent with other content in their feed. While Kim



et al.'s study had a limited sample size, it incorporated many of the relevant consumer behavior concepts into one analysis, namely, perceived congruence, attitude toward the brand, and purchase intention. It also considered the effects of celebrity endorsement, product type, native ad acceptance, attitude toward the brand, and intention to engage in social media activity.

The nearest approach to a consumer behavior model for native advertising is a conceptual exploration of information processing from Wojdyski and Evans (2020) in which they described the so-called Covert Advertising Recognition and Effects (CARE) Model. Wojdyski and Evans discuss native advertising as a form of covert advertising or advertising where the form or delivery of the advertisement is disguised. Even though there is no empirical evidence in their work to support this CARE Model, these authors are among the most prominent on the topic of native advertising.

For a theoretical framework, CARE uses the Persuasion Knowledge Model and Elaboration Likelihood Model to describe Advertising Recognition in a heuristic path as the primary factor in how covert advertising is processed by consumers. Following Advertising Recognition (or in some cases the lack thereof), Wojdyski and Evans suggest a series of other individual and advertisement related factors which determine how the information is processed and possibly acted upon, such as brand recall, psychological reactance, and attention to the message.

### **Advertising Congruence**

Scholarly studies have explored the congruity of advertisements from a variety of perspectives, such as Horn and McEwan's (1977) study of congruence between product and advertising context (i.e., television program), the congruence between visual ad content (i.e., pictures, imagery) and product or service advertised (Houston et al., 1987), congruence between product and product category (Meyers-Levy & Tybout, 1989), congruence between

spokesperson and product type (Kim et al., 2017) and more. These studies have investigated the effect of ad congruence on attention, brand recall, attitude to the brand and beyond.

The general focus of ad congruity studies is on the theme of incongruence (the negative) rather than congruence (the positive). This rise in popularity of ad congruence studies and their focus on incongruity (rather than congruence) could be attributed to Elaboration Likelihood Model (ELM) research (Petty & Cacioppo, 1986) and its general theoretical groundwork that schema-incongruent advertisements may provoke more intentional central route processing among ad viewers, which may in turn lead to desirable advertising evoked effects like brand familiarity.

### ***Historic Perspectives on Advertising Congruence***

Horn and McEwan (1977) were among the first to ask important research questions about the congruence between advertisements and their context. They crafted novel language to differentiate between types of congruence between an advertisement and the programming context using the terms “content congruity” and “stylistic fit” (p. 24). Content congruity is the apparent conformity of the advertising product to the audience’s expected interests, such as “beer commercials during football games” (p. 24), whereas stylistic fit is the more subjective fit between programming and an advertisement’s tone. In their study of television programming and the commercials contained within them, 279 respondents were introduced to 2 (content congruence) x 2 (stylistic fit) stimuli simulating typical ad exposures. While results from the study suggested that no significant relationships exist between content or stylistic congruity and television programming in the form of improved brand recall and increased ad relevance, future studies expand on this study’s conceptual framework and reveal important conclusions about the role of advertising congruence and performance.

Houston et al. (1987) addressed important questions about the nature of ad congruence and imagery. Using ELM as a conceptual framework, this study examined a series of hypotheses

about using imagery in advertisements. In a study of phonebook advertisements, Houston et al. found when ad text is accompanied by incongruent imagery, such as a rocket near a mail courier for a fast delivery service, respondents demonstrated superior recall of the brand. These findings contradicted conventional knowledge of the time that product imagery should convey meaning that corresponds with imagery from the product class. This study provided support for the subsequent rise in popularity of using visually disruptive images for online banner-style advertisements among internet marketers. It also casted doubt on the value proposition of native advertisements that they should resemble their contextual content to reduce adverse effects of persuasion knowledge.

Meyers-Levy and Tybout's (1989) study explored moderate product incongruity with product category schema. For a conceptual framework, Meyers-Levy and Tybout borrowed heavily from Mandler's (1982) hypothesis. Mandler's hypothesis is a predecessor to ELM theory and suggests heightened arousal from observation-schema incongruence can lead to greater levels of cognitive effort. Meyers-Levy and Tybout asserted that this greater cognitive effort would in turn lead to favorable ad-evoked effects. The authors' findings support a series of hypotheses for the virtues of moderate product to product-class incongruity, ranging from faster, more favorable product evaluations to greater evaluation certainty.

### ***Measuring Advertising Congruence***

Measurement practices for ad congruence have changed since the construct emerged from the literature. Horn and McEwan's (1977) study made use of an article in the *Journal of Advertising Research* (Wells et al., 1971) in which the study pooled closely related words and asked respondents to rate their agreement to a statement on a 5-point scale. In Horn and McEwan's study, respondents were asked to review and rate a pool of words related to the "fit" of the ad (p. 25). The goodness of fit was then described as "consistent" "inconsistent" and "congruent."

Menon and Kahn (2003) took a similar approach but adapted it by using the words in a *series* of agreement statements (rather than one) using descriptor words about congruence like “related” “compelling” and “match” (p. 326). Kim et al. (2017) further adapted the statements with an emphasis on social media. The current study uses Kim et al.’s work and adapts it for clarity and for Facebook rather than Instagram.

### ***Modern Studies Continue to Challenge Conventional Knowledge***

Moore et al. (2005) expanded the scope of the ad congruity studies into a more modern digital marketing landscape with a study on the effects of website and banner-ad congruity. They evaluated reactions to a mock apartment listing website. Their experiment consisted of showing ads related to apartments (congruent with the site) or ads related to a pet store (incongruent). While the study’s hypothesis that content incongruity would lead to favorable ad-evoked effects was partially supported with improved recall and attention, it also revealed that content incongruity was negatively associated with attitude toward the brand. In other words, brands had more favorable attitude toward the banner ad in cases where it was congruent with web content. The managerial direction to advertisers in the study was to provide moderate (but not extreme) levels of congruity to maximize the effectiveness of aided attention and attitude toward the ad, creating a new depth of congruence dynamic in the ad congruence literature.

Similar to Moore et al. (2005), and despite what Mandler’s hypothesis and ELM theory would suggest, Kim et al.’s (2017) study on native advertisements concluded that perceived congruence between the social media network and the advertisement is *positively* related to advertising outcomes like attitude toward the ad. These findings remain in possible conflict with the preponderance of historical ad congruity, particularly from the late 20<sup>th</sup> century.

One possible explanation for the divergent results is that social media networks and/or native advertisements operate in a wholly different manner than the television, print and radio advertising channels previously studied. It is also possible consumer behavior is changing. Yet,

given the important differences in findings and their implications for managers and marketing researchers, more research on this topic is important and timely. This creates a foundation for studying congruence among native advertising on social media as well as other next generation ad platforms.

### **Brand Familiarity**

Brand knowledge, a multidimensional construct, is the parent construct of brand familiarity (Keller, 2003). To adequately conduct a review of the marketing literature on brand familiarity it is necessary to consider its source material, which borrows heavily from psychology. This review of brand familiarity considers how brand knowledge is formed, the various ways it is interpreted by consumers (product knowledge), and how it is converted to other forms of knowledge such as attitude toward the brand.

### ***Caveats from Psychology***

Psychological literature is clear that human knowledge is not only incomplete but also imperfect. Psychologist Frederic Bartlett's (1932) work created a framework for understanding how humans apply prior knowledge to new stimuli, often making incomplete, hasty, or inaccurate assessments. These prior experiences form mental models or schema that are useful for quick albeit imperfect understanding of stimuli and the world around us. Fischhoff et al. (1977) underscored the imperfect nature of knowledge in cognitive psychology. Furthermore, through a series of experiments their work demonstrated that participants were not only often wrong about their conclusions across a series of subjects, but they also consistently overestimated their ability to accurately answer questions. These principles form the basis for understanding consumer knowledge: it is incomplete and inaccurate, but shrewdly effective for helping consumers make quasi-informed decisions.

***How is Consumer Knowledge Developed?***

Marks and Olson (1981) succinctly describe the development of consumer knowledge as direct or indirect experiences, such as product use, advertising exposure or via word-of-mouth. As previously mentioned, psychology studies have determined this knowledge is gathered efficiently and imperfectly. The Elaboration Likelihood Model (ELM) (Petty & Cacioppo, 1986) offers additional perspective to describe these decision-making processes considering the persuasive attempts generally made by brands with product claims. As consumers evaluate product claims, ELM suggests consumer decision making manifests dual processes: 1) either the central route where the audience ostensibly processes persuasive attempts on their merit and with greater intent, or 2) follows a peripheral route where persuasive claims are less scrutinized and therefore less likely to result in a change of attitude or belief.

Moreover, consumers begin developing consumer knowledge at a young age and process it in age-appropriate ways. John and Whitney (1986) discovered that younger consumers lack the prior experiences and processing skills required to develop more sophisticated consumer knowledge. In a subsequent study, John (1999) characterized three distinct phases of childhood consumer knowledge development: the perceptual stage, the analytical stage, and the reflective stage.

Children in the perceptual stage, generally aged 3–7, consider their consumer knowledge in concrete terms with minimal complexity and considering the most salient product attributes. Those in the analytical stage, aged 7–11, consider consumer knowledge in more abstract terms, with greater complexity and comprehension of feature relevance. Finally, those children in the reflective stage, aged 11–16, approach consumer knowledge in the most abstract and strategic terms with a more circumspect attitude toward product benefits and costs.

In an information-driven consumer landscape, adults as general consumers take the decision-making skills they learned as children and relate prior knowledge structures to new

consumer knowledge (Bettman & Park, 1980), and the amount of new consumer information they process depends on their prior knowledge and consumer task (Johnson & Russo, 1984). During consumer experiences like advertising exposure, consumers make evaluations of products, their prior knowledge facilitates the evaluation of those products and services. As the consumer gathers more product-class specific information, the consumer can focus on salient product attributes and evaluate their merit. Moreover, these savvy consumers can disregard irrelevant information reducing the effort required for many processing tasks.

This linear style of learning enriches experienced consumers, though Johnson and Russo (1980) indicated it also makes them less likely to process subsequent information as they rely on past learning. As such, for product choice-related tasks, the least and most informed customers rely on their past knowledge the most whereas the moderately informed tend to do the most consumer research and rely on their past experiences the least. Rao and Monroe (1988) corroborated this principle, adding that those consumers who are the least informed also rely on price as an indicator of quality, whereas those with the most consumer knowledge tend to rely on product attributes for evaluative decision making.

### ***Familiarity Themes in Marketing Literature***

Alba and Hutchinson's (1987) work created an important discussion specific to consumer knowledge, noting the literature's need to view knowledge as a multidimensional construct, a theme reflected in subsequent literature. Their study defines two key components of consumer knowledge on a scale, namely familiarity and expertise. According to their research, the lower level of knowledge, familiarity, is developed through a variety of product related experiences. The greater level of knowledge, consumer product expertise goes beyond knowledge so that a consumer's knowledge can be directed to perform a product-related task successfully by using a product as intended or teaching another how to do so.

Keller (2003) extended discussion of the multidimensionality of consumer knowledge with new structure by citing eight types of information that can be developed into consumer knowledge. The types of knowledge range in depth and go from simple awareness and category identification to the ability to describe product attributes, then subsequently identify images and beyond. Keller indicated that the more advanced forms of knowledge include attitudes toward a brand, and experiences with a brand. Notable studies on varying degrees of consumer knowledge uncovered new themes in the literature, including developing brand equity (Keller, 1993), the role of product experience in developing consumer knowledge (Park et al., 1994), consumer knowledge as a form of human capital (Ratchford, 2001), and the role of consumer knowledge and brand relationship in brand loyalty (Veloutsou, 2015).

One of the most prominent themes in the literature from the late 20th century was a focus on attitude toward the advertisement. Given the central role of mass media and other forms of advertisement in creating consumer knowledge, interest in attitude toward the ad was understandably driven by mass media expenditures and consumption. For instance, in a review of the effects of attitude toward the ad, Lutz et al. (1983) found brand attitude affected brand purchase intentions. In one of the most ambitious studies on the topic, Brown and Stayman (1992) did a meta-analysis of the various attitude toward the ad studies and found 60 such studies at the date of publication. Their meta study maintained the conventionally held belief that attitude toward the ad was best understood through the dual-mediation model. The dual-mediation model suggests advertisement cognitions influence attitude toward the ad, which indirectly influences purchase intention via brand beliefs or cognitions and brand attitudes.

### ***Product Knowledge Insights***

It is worth noting that this analysis of product knowledge creates an extensible framework for understanding brand and other forms of consumer knowledge in the same terms. Product knowledge, as opposed to brand knowledge, is related to specific product attributes and



benefits (Keller, 2003). There are two major approaches for assessing and operationalizing consumer product knowledge, according to Park and Lessig (1981). The first knowledge approach seeks to measure dimensions of consumer product knowledge, such as category identification, product attributes or benefits offered. The second approach considers product knowledge as a self-assessed construct. Put differently, this second approach seeks to measure how much the consumer thinks he or she knows about a product. These approaches lend themselves to insights in different theoretical dimensions. The amount of actual product knowledge (first approach) is intended to understand the impact of memory contents in consumer decision making, whereas self-assessed familiarity (second approach) contributes to knowledge of bias and purchase heuristics (Lichtenstein & Fischhoff, 1977).

### ***Brand -Related Beliefs***

Brand-related beliefs are impacted by the consumer's evaluation of marketing efforts such as advertisements. For instance, Gardner (1985) found that brand-related beliefs are significant mediators of attitude toward the brand while evaluating print advertisements. Gardner's work also revealed that attitude toward an advertisement mediates attitude toward the brand. Moreover, brand-related consumer beliefs are positively related to attitude toward the brand in advertising exposure. Simply stated, there is a close relationship between brand beliefs, brand-related attitudes, and advertising evaluations. Conceptually, Gardner's findings should be applicable to other attitude toward the brand beyond print advertising, such as in the case of social media. Kim et al.'s (2017) study confirmed this though more research is warranted.

### ***Brand Familiarity and Consumer Behavior***

Keller (1993) conceptually speculated that the role of the brand would facilitate marketing efforts. Keller referred to this incremental support as brand equity or the effect of brand knowledge on marketing efforts (1993). Brand familiarity, which Kent and Allen (1994) described as a "continuous variable that reflects a consumer's level of direct and indirect

experiences with a product,” (p. 98) could arguably represent multiple dimensions of brand. This would include brand awareness, which consists of category identification and an understanding of needs satisfied by a brand, or brand-based experiences through purchase and consumption of a brand’s products or services.

In one of the most salient studies on the topic of brand familiarity, Machleit et al. (1993) explored the relationship between brand maturity and ad-evoked effects such as changes in attitude toward the brand or increased brand-based purchase intention, a construct they suggested should be called “brand interest” (p. 72). While Machleit et al.’s primary focus was brand maturity rather than familiarity, their study offered a significant contribution to subsequent familiarity studies with its 7-point semantic differential scale anchored by familiar/unfamiliar. This scale subsequently served as a standard for measuring familiarity in scholarly journals.

Kent and Allen (1994) expanded the range of possible benefits offered by brand familiarity and found that consumers were better able to recall new product information for brands identified as familiar by respondents. Borrowing the Machleit et al. (1993) familiarity scale, this work found that familiar brands were less susceptible to competitor interference. Campbell and Keller (2003) empirically demonstrated a relationship between brand familiarity and advertising repetition. They found that in cases where the consumer-maintained brand familiarity, advertising was not only more effective but also repetition fatigue was delayed. On the contrary, when a brand was unfamiliar to consumers, fatigue set in more quickly and the effectiveness of the advertisement was minimized. Campbell and Keller suggested that the findings of their study support their hypothesis that “brand familiarity moderates the attitudinal effects of repetition” (p. 298). Similar research by Coates et al. (2006) found that brand familiarity was a significant mediating variable for brand selection.

A possible explanation given by Campbell and Keller for this moderating effect is the processing power required to process a familiar brand’s advertisement is less than an unfamiliar

brand, an important factor given the consumer's limited resource availability during advertising exposure. This hypothesis resembles the ELM framework offered by Petty and Cacioppo (1986). While the role of brand familiarity in creating brand equity can be seen in advertising prior to the rise of social media, this topic should be studied further in a new era of social media prominence.

### **Purchase Intention**

Purchase intention is a well-researched though not definitive antecedent of purchase behavior and has been the topic of much discussion in the marketing literature. It is considered one of the most helpful tools in predicting consumer purchase behavior (Ajzen, 1985). Purchase intention is also used by practitioners for a variety of marketing management purposes, such as testing new product concepts and ad copy (Kalwani & Silk, 1982). Early studies from consumer psychology combined with more modern studies in the marketing literature address key issues and offer strong theoretical support for current understanding of purchase intent.

#### ***Early Studies on Purchase Intention***

Juster (1966) was among the first to discuss the challenge of predicting consumer demand and rigorously measuring purchase intention. Howard and Sheth (1969) were among the first to consider the underlying consumer attitudes behind purchase intention, speculating consumer confidence is positively related to brand familiarity. Morrison (1979) provided the scholarly community with one of the most widely accepted models for measuring consumer purchase intentions. Morrison's major contribution is differentiating between stated intentions, true intentions, and purchase probabilities, which was reflected in a more accurate calculation of purchase probability from data in Juster's (1966) study.

#### ***Purchase Intention Dynamics***

Academic research has generally accepted a definition for purchase intention, set forth as a set of personal action plans related to a product or service (Spears & Singh, 2004). Felman and Lynch (1988) suggested that intentions, like purchase intentions, can either be recalled from

memory or constructed on demand when prompted. Ajzen (1985) suggested humans generally seek to accomplish goal-oriented behaviors such as this, but the misalignment between planned behaviors and actual behaviors is best understood considering competing goals and the passage of time between stated intentions and actual behavior. These maxims offer explanation for the difference between purchase intent and actual purchase behavior. Ajzen's work concludes that the more time elapsed between intentions and an observed behavior, the less like that behavior is to occur.

Morwitz et al. (1993) further highlighted the difference between purchase intentions and behavior, discovering the measurement effect of even asking intent to purchase questions once can change purchasing behavior. This observation-effect was further supported by the work of Fitzsimons and Morwitz (1996), who found brand-loyalty effects impacted the responses of consumers in the auto category who currently owned cars. When asked intent questions, first time car buyers were more likely to show interest in brands with large market shares and a high degree of brand familiarity. In short, understanding and measuring purchase intent is nuanced work.

### ***Advertising Effects on Purchase Intention***

Given the evidence of how advertising and brand familiarity create purchase intent, especially among first time category buyers, it follows that brands seek to reach consumers through advertising means. While increasing purchase intention is a prime objective for advertising campaigns, it can be a challenge to meet this objective. In a study on the impact of comparison advertising on consumer behavior, Pechmann and Stewart (1990) described a relationship between market share and the efficacy of comparative advertising. They defined comparative advertising as advertising where the brand makes specific claims about their superiority relative to a competitor (e.g., better fuel economy than a Toyota Camry). Specifically, Pechmann and Stewart's findings suggested an inverse relationship between purchase intention

and the effectiveness of direct comparative advertising. In the case of an advertiser with low market share making direct comparative claims, purchase intention was bolstered by the comparative advertising. On the contrary, in the case of an advertiser with high market share, comparative advertising was no more effective than indirect competitive advertising.

While Pechman and Stewart (1990) intimated that this relationship could be explained by virtues of top-of mind-awareness and brand salience, a likely (and not explored in the study) theoretical explanation for the improved efficacy of comparative advertising for brands with low market share may be a third mediator variable such as brand familiarity. Cobb-Walgren et al. (1995) more directly examined the effects of brand equity on stated purchase intention, and they discovered that brands with greater advertising budgets and brand familiarity enjoyed greater consumer preference and purchase intention among consumers when compared to brands with objectively similar offerings. This should be no different in native advertising, but this topic should be empirically proved.

### ***Role of Consumer Confidence in Purchase Intention***

Laroche et al. (1996) empirically demonstrated Howard and Sheth's (1969) hypothesis that familiarity with a brand increases a consumer's confidence in that brand, which in turn increases purchase intention. The confidence-intention relationship was supported by research for the cough syrup category and has been supported in other product classes and contexts. Grewal et al. (1998) demonstrated that brand familiarity was not only linked to confidence and purchase intention, but among low-familiarity brands sold in retail settings, confidence in the retailer could serve as a proxy for confidence in the brand, boosting purchase intention.

Consumer psychology offers theoretical support for the relationship between confidence and purchase intentions. In a meta study on the topic, Pornpitakpan (2004) reviewed five decades of social psychology research and found persuasive message credibility generally borrows from source credibility. This dynamic explains the effective use of sponsors in advertising, where the

credibility of the message and confidence in the product borrows from the credibility of the sponsor.

### ***Measuring Purchase Intent***

Morrison's (1979) analysis model has been criticized for not working for all types of goods (Kalwani & Silk, 1982), but nevertheless has stood the test of time. Purchase intention data is generally collected in two standardized ways (Kalwani & Silk, 1982): a five-point intention scale (will buy = 5; definitely will not buy = 1) or the eleven-point scale originally pioneered by Juster (1966).

### ***Persuasion Knowledge***

Ad-evoked effects including but not limited to purchase intent can be undermined by a consumer's knowledge that they are being persuaded. Friestad and Wright (1994) conducted a seminal study on the topic and developed the conceptual framework referred to as Knowledge Persuasion Mode (KPM). KPM suggests that humans deploy coping mechanisms and psychological resistance when they are knowledgeable about and perceive persuasion tactics.

Mayrhofer et al. (2020) analyzed the relationship between native advertisements and persuasion knowledge on social media. They found that native ads, as in the case of other advertising mediums, are subject to the potentially deleterious effects of persuasion knowledge on the efficacy of advertisements. While considering the impact of user-generated content, they found that user-generated content, such as peer-to-peer product recommendations, was less likely to trigger the coping mechanisms associated with persuasion knowledge. In contrast, when content was disclosed as native advertisements, participants did deploy coping strategies, resulting in negative effects on purchase intention.

### ***Attitude Toward the Brand***

Consumer knowledge can manifest in attitude toward the brand, a commonly used construct used by researchers to measure the impact of knowledge on the brand (Spears & Singh,

2004). In contrast to more complex cognitive evaluations that manifest in beliefs, feelings and behaviors, attitude toward the brand is a one-dimensional summary evaluation of the brand on behalf of a consumer (Zanna & Rempel, 1988).

### ***Consumer Interactions with Attitude Toward the Brand***

Mitchell and Olson (1981) suggested that attitude toward the brand can be formed by exposures to advertisements, product attributes and attitude toward the advertisement. They also referred to it as a mediator of purchase intention. Work from Holbrook and Batra (1987) reinforced the role of attitudes in consumer decision-making; they suggested that there is a feedback loop where brand attitude can alter evaluation of advertising content and attitude toward the ad. This ad consumption, ad evaluation, and attitude toward the brand loop suggests a strong need for brands to approach advertising with caution as it may create an unexpected win/loss effect. Baldinger and Rubinson (1996) echoed this relationship between attitude toward the brand and favorable outcomes, classifying brand advocates as loyal buyers or brand builders.

Schivinski and Dabrowski (2016) analyzed social media user interactions with a series of Facebook communications about 60 brands in three industries. Some of these communications were from user-generated content about brands; the rest were advertisements. In summary, Schivinski and Dabrowski found a positive relationship between user-generated communications and attitude toward the brand, a positive relationship between social media advertising and attitude toward the brand, and through Structured Equation Modeling also found a relationship between attitude toward the brand and purchase intention. Similar to Mayrhofer et al. (2020), there was some evidence of user-generated social media content being more effective in building brand equity than social media advertisements.

### ***Measuring Attitude Toward the Brand***

Measuring attitude toward the brand can be relatively simple, such as in the case of Goodstein (1993), in which three 7-point semantic differential scales anchored by good/bad,

likable/dislikable and favorable/unfavorable (alpha coefficient 0.98) were used. Holbrook and Batra (1987) used a 7-point semantic differential scale with four items. Based on a more robust evaluation of attitude toward the brand after it is disentangled by purchase intention, Spears and Singh (2004) proposed measuring attitude toward the brand with five semantic differential scales anchored by unappealing/appealing, bad/good, unpleasant/pleasant, unfavorable/favorable and unlikable/likable (alpha coefficient 0.95).



### **Chapter 3: Methodology**

This study used experimental design to examine consumer interaction with native advertising on social media. This was accomplished by using a selection of U.S. mortgage company advertisements from Facebook's Ad Library as stimuli along with a pool of survey items measuring ad congruence, purchase intention, brand familiarity and attitude toward the brand. These survey items were collected and analyzed to test the hypotheses and observe interactions between these variables. In line with experimental design practices, random assignment to experiment groups was used to reveal the impact of independent variables on the dependent variables.

#### **Variables**

Advertising Congruence (Independent Variable) – Advertising congruence should be incorporated into a study of purchase intention in native ads, as set forth by Kim et al. (2017). Similar to Kim's instrument, participants were asked to rate their agreement to a series of statements using a 5-point Likert scale which is adapted from Menon and Kahn (2003). Statements assess the user's perception of the congruence between the advertisement and the social media platform such as "Overall, there is a good match between the ad and Facebook."

Brand Familiarity (Independent Variable) – Brand Familiarity measured the subjects' familiarity with the advertised brands using a 5-point Likert scale. This scale is anchored by 1 "not familiar at all" and 5 is "extremely familiar," similar to Coates et al. (2006).

Attitude Toward the Brand (Dependent Variable) – Attitude Toward the Brand was measured in a similar fashion done by Spears and Singh (2004) with five 5-point semantic differential scales anchored by unappealing/appealing, bad/good, unpleasant/pleasant, unfavorable/favorable and unlikable/likable (alpha coefficient 0.95).

Purchase Intention (Dependent Variable) – Purchase Intention was measured with five 5-point semantic differential scales adapted from Spears and Singh (2004), which is consistent with

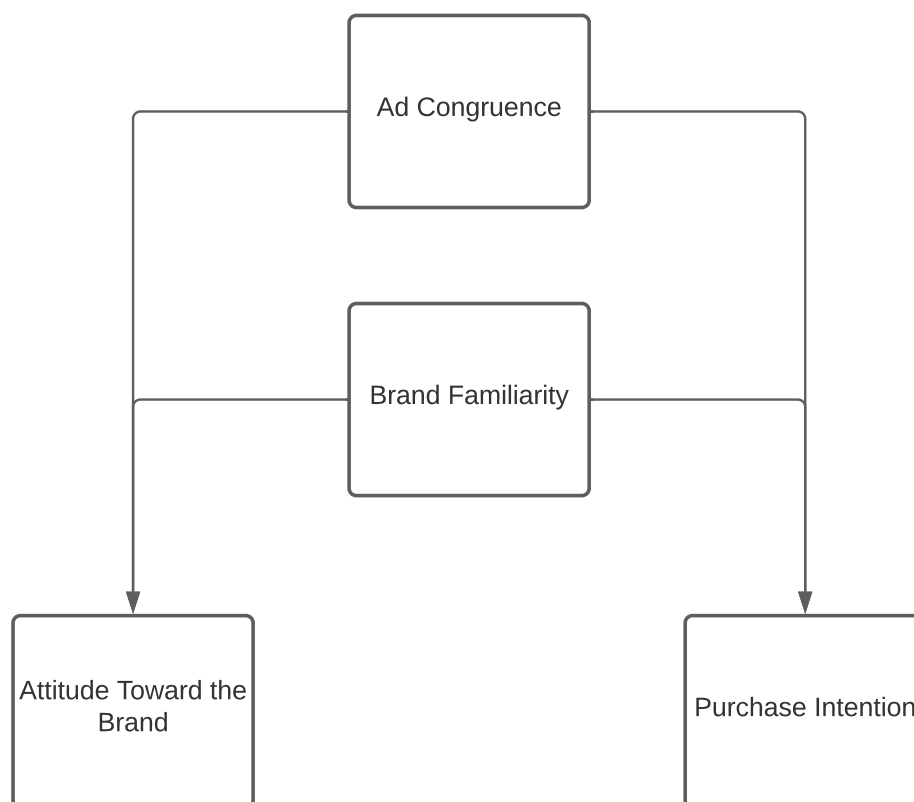
Kalwani and Silk (1982) and others as pioneered by Morrison (1979). The participants respond to “Based on the ad would you consider refinancing your home with a loan from [the brand]?” anchored by statements from “Definitely will refinance” to “Definitely will not refinance.” To gather data on the respondents’ purchase intention independent of brand, the scale was augmented to include a statement using a 5-point Likert scale with “Will you refinance your home with a loan from ANY lender?” This data was not used in this study but may be used in subsequent studies.

### Theoretical Model

The following diagram (Figure 3.1) describes the theorized relationships in variables among native ads:

**Figure 3.1**

*Ad-evoked Effects among Native Ads*



*Note.* The figure is repeated from Figure 1.2 for convenience

### **Stimulus and Materials**

This study focuses on understanding consumers shopping for mortgage refinancing. Mortgage lending is a large consumer category with a broad foundation of consumer types who represent various ages, socio-economic statuses, and product needs. As such, it can reveal useful though not generalizable information about consumer behavior in other consumer markets.

After agreeing to continue with informed consent, subjects participated in an online experiment and were shown mock social media feeds from Facebook that contain native advertisements from Ad Library. To create a realistic range of ad interactions, each participant was placed into one of four experimental groups by random assignment. The content of the native advertisement in the mock social media feed varied based on the participant's randomly assigned group (see Table 2.1 for ad content) and was chosen based on the findings from pre-survey 1 and pre-survey 2. Similar to Kim et al. (2017), stimuli ad content varied consistent with experimental group requirements. Other than varying experimental ad content, all other facets of the stimuli and questionnaire were the same for each respondent. The content above and below the ad stimulus was real user-generated content with the names of authors made fictional. Participants were required to scroll to see an excerpt simulating a real Facebook news feed, consistent with typical social media usage.

To bolster external validity, native advertisements were compared from actual (not-fictional) national mortgage lenders. These brands are active advertisers with native ad content for mortgages on Facebook's online Ad Library, which is a historical collection of advertisements on Facebook.com or Facebook's network sites (e.g., Instagram).

### **Participants and Procedure**

To achieve demographic diversity, subjects 18 and older who represent a nationwide sample of U.S. homeowners were recruited via a marketing recruiting company. Participants were sent an invitation to an online survey platform (Qualtrics) to participate in the study, where

they were individually required to answer a screener question about having a mortgage.

Participants who passed the screening question (participant was a homeowner with a mortgage) were randomly assigned to an experiment group where they saw a social media feed with experimental content.

After they participated in their experimental group (by interacting with the mock social media feed), participants were asked to complete the questionnaire with questions to measure ad congruence, brand familiarity, attitude toward the brand and purchase intention. Finally, basic demographic information was collected (age, gender, debt levels). To create an incentive for respondents to participate, each respondent was offered an equal chance to win a \$200 incentive; this incentive was awarded to a respondent after the survey collection period ended.

Each respondent saw a total of three items in the mock social media feed: two user generated posts and one native advertisement (experimental stimulus). While the experimental stimulus (e.g., features of the native ad) was consistent within each experimental group, the contextual Facebook content (one Facebook post before the ad, one after) remained the same for all experimental groups in order to minimize confounding factors. The contextual content was real user-generated content from the author's social media feed with anonymized author names. In total, there were four experimental groups, as described in Table 3.1.

**Table 3.1**

*Experimental Groups*

<b>Group</b>	<b>Brand/Brand Familiarity</b>	<b>Ad Content/ad congruence</b>
1	Quicken Loans/High	Seated male/High
2	Quicken Loans/High	Star with text/Low
3	Freedom Mortgage/Low	Family in kitchen/High
4	Freedom Mortgage/Low	Text with blue background/Low

*Note.* 50 participants were recruited for each of the four groups (n=200), ad content was derived from the results of pre-survey 1 and pre-survey 2

***Pre-Survey 1 – Lender Familiarity***

A pre-survey experiment was conducted to objectively determine which lenders are most (and least) familiar to survey participants for the final survey. These lenders and their corresponding ads were used to represent the range of brand familiarity stimuli in experimental groups. In order to complete pre-survey 1, a list of national mortgage lenders who actively advertise on Facebook were created, along with a collection of ad creative (screenshots) from their corresponding ad campaigns. To measure levels of familiarity, the brand familiarity survey instrument was shown to a list of 20 respondents along with ad content from the list of Facebook mortgage advertisers. Mean familiarity scores were calculated. Lenders with the highest and lowest mean familiarity scores were selected.

***Pre-Survey 2 – Ad Content Selection (Congruence)***

A separate pre-survey experiment was conducted to objectively determine which ads represented a range of ad congruence in experiment groups. After pre-survey 1 yielded one high and one low familiarity mortgage lender, real advertisements for the two lenders were shown to a new group of pre-survey participants. As in pre-survey 1, the Facebook Ad Library was used to capture screenshots of real mortgage lender native ads. To measure levels of congruence, the ad congruence survey instrument was shown to a new list of respondents. Mean congruence scores were calculated, and the ad with the highest mean congruence score represented one advertisement for the lender. The ad with the lowest mean congruence score represented the other lender ad. Ultimately, there were two ads for each of the two lenders; these ads were the bases for the four experiment groups.

***Analysis***

To evaluate the hypotheses, a regression analysis was performed in IBM SPSS. Variables measured with multiple components (Attitude Toward the Brand, ad congruence) were coded and evaluated for a mean value. In the case of ad congruence, one item was reverse coded ('It

was strange to see the ad on Facebook') before the mean ad congruence was calculated. To determine statistical significance, the p-value was calculated with .05 or lower as the expected significance level for significance. The adjusted R-square values were used to determine how much of the variation of the dependent variable is explained by the independent variable.

If there was a low p-value ( $p < 0.05$ ) for the regression between ad congruence and attitude toward the brand, it would support H1a that there is a positive relation. Similarly, a low p-value for the regression between ad congruence and purchase intention would support H1b that there is a positive relation. A low p-value for the regression between brand familiarity and attitude toward the brand would support H2a that there is a positive relation. Finally, a low p-value for the regression between brand familiarity and purchase intention would support H2b that there is a positive relation.

## Chapter 4: Results

The results of the study are organized by pre-survey findings followed by survey findings. Prior to hypothesis testing, an ANOVA analysis was conducted for manipulation checks. Based on the findings of this empirical study, there was statistically significant support for the four hypotheses.

### Pre-survey Results

For pre-survey 1, a total of four national mortgage lenders were identified on the Facebook Ad Library with a search for “mortgage lender” ads. Ads for these lenders were captured with screenshots. Ads for local (e.g., Denver) brokers / originators who work at these companies were excluded. Ads from all four national companies were included in the pre-survey. The four lenders were Freedom Mortgage, Fairway Mortgage, Quicken Loans and Sofi. A total of 25 participants from Amazon Mechanical Turk (MTurk) participated in the pre-survey. The mean familiarity scores (min = 1, max = 5) for the lenders were (in descending order) Quicken Loans at 3.96, Sofi at 2.29, Freedom Mortgage at 2 and finally Fairway Mortgage at 1.6. Accordingly, Quicken Loans was chosen as one lender for the study.

Fairway Mortgage had the lowest brand familiarity score; this lender only uses abstract Facebook ads for mortgage refinance products with minimal between-ad variation. In contrast, Freedom Mortgage offers a comparable refinance product to Quicken Loans, has more visual variation in their ads, and appears to make similar claims with their ad content. With a comparably low familiarity score (2.0 versus 1.6), Freedom Mortgage was chosen as an alternate lender for experiment group purposes.

In the second pre-survey, a total of four ads were selected: two from each of the lenders identified in pre-survey 1 (Quicken Loans and Freedom Mortgage). One of the ads for each lender was abstract, with text overlay and prominent use of marketing copy. The other included an image of people. For this survey, 22 participants from MTurk participated as a within-subjects

survey. In both cases, the ads with people scored higher for congruence than the abstract ads.

Thus, the four experiment groups were formed (see Appendix for the four ads).

### Summary of Findings

A total of 462 respondents completed the questionnaire, of which 207 respondents passed the screener question (currently had a mortgage). Overall, respondents' characteristics resembled social media user characteristics for gender, educational attainment, income, and age.

Respondents ranged in age from 25 to 71 years old and were 65.7% female, 31.9% male and 2.4% "I'd prefer not to say." Respondents represented a broad spectrum of income brackets, with the lowest income earners representing the smallest group sizes (e.g., 1.9% earning less than \$25,000 versus 22.2% earning \$150,000 or more). Similarly, respondents reflected a variety of education levels, with the lowest education levels representing the smallest number of respondents (e.g., 4.3% were high school graduates versus 22.7% with a graduate degree). To maximize the impact of the study's between-subject design, 50 or more respondents represented each of the four experiment groups. Groups One and Two had 52 respondents, Group Three had 53 respondents, and Group Four had 50 respondents.

**Table 4.1**

*Gender Comparison – Sample Versus Population*

Gender	Sample	Population
Female	65.7%	55.0%
Male	31.9%	45.0%
Other	2.4%	Unknown

*Note.* Population of U.S. Facebook users is 55% female, 45% male (Statista, 2021)



### Manipulation Checks

To evaluate if the experiment groups had statistically different means among experiment variables (ad congruence and brand familiarity), an ANOVA analysis was conducted (Tables 4 and 5). For mean ad congruence (MEANCONGRUENCE) means among the four groups, ANOVA revealed statistically significant ( $F = 6.291$ ,  $p < .001$ ) differences in mean ad congruence between groups, suggesting the stimulus impacted measures of ad congruence. Some of these differences in means were statistically significant according to a Tukey Post-Hoc analysis (Table 4.4). See tables 4.2, 4.3, 4.6, 4.12 and 4.13 for more statistical information. Notably, experiment Group Two had a higher mean congruence score than Group One which contrasted with pre-survey findings, although those differences were not significantly different. However, Group One also had the lowest mean congruence of the four groups. These two data points when combined suggest the respondents from Group One did not consider the image of the man congruent with their Facebook content. This difference from pre-survey findings is likely explained by differences in demographics between the pre-survey and the final survey.

Support for this speculation comes from a cross-tabulation of mean congruence by gender which revealed the mean ad congruence for men in Group One was 3.56, whereas women in Group One reported a mean ad congruence of 3.12. The gender difference combined with a group that was predominantly female (31 of 52) caused the group's mean congruence to be quite low. While the pre-survey respondents did not report gender, it is likely that sample contained a larger relative percent of male respondents. This analysis raises an important observation: the advertising congruence construct is relative to the respondent. Put differently, an advertisement reported by one user to be congruent may be incongruent to another. Perhaps women from this study were not accustomed to seeing standalone images of men and were more accustomed to seeing images of other women, of groups of people, or other stimuli. This would explain why the

image of the family from Group Three had the highest mean congruence score of all groups (3.93).

**Table 4.2**

*Mean Congruence by Group*

Group	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum
					Lower Bound	Upper Bound	
1	52	3.1923	1.08318	.15021	2.8907	3.4939	1.20
2	52	3.3538	.88881	.12326	3.1064	3.6013	1.00
3	53	3.9358	.72724	.09989	3.7354	4.1363	2.20
4	50	3.6160	1.02367	.14477	3.3251	3.9069	1.00
Total	207	3.5256	.97447	.06773	3.3921	3.6591	1.00

**Table 4.3**

*ANOVA for Mean Congruence*

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.639	3	5.546	6.291	<.001
Within Groups	178.975	203	.882		
Total	195.614	206			

**Table 4.4***Tukey Post-Hoc Analysis for Mean Congruence ANOVA*

Dependent Variable	(I) groupID	(J) groupID	Mean Difference		
			(I-J)	Std. Error	Sig.
MEANCONGRUENCE	1	2	-.16154	.18415	.817
		3	-.74354*	.18328	<.001
		4	-.42369	.18598	.107
	2	1	.16154	.18415	.817
		3	-.58200*	.18328	.009
		4	-.26215	.18598	.495
	3	1	.74354*	.18328	<.001
		2	.58200*	.18328	.009
		4	.31985	.18512	.312
	4	1	.42369	.18598	.107
		2	.26215	.18598	.495
		3	-.31985	.18512	.312

Next, an ANOVA analysis was conducted to analyze mean brand familiarity by group. Statistically significant ( $F = 24.757$ ,  $p < 0.001$ ) findings revealed differences between experiment groups on brand familiarity, indicating once again the experiment design successfully parsed users into groups with differences in self-reported brand familiarity. The differences in familiarity levels between groups were all statistically significant as consistent with pre-survey 1, indicating Quicken Loans enjoyed significantly greater brand familiarity. See Tables 4.5, 4.6, 4.7 for more statistical information.

**Table 4.5***Brand Familiarity by Group*

Group	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum
					Lower Bound	Upper Bound	
1	52	3.42	1.144	.159	3.10	3.74	1
2	52	3.21	1.210	.168	2.87	3.55	1
3	53	1.89	1.235	.170	1.55	2.23	1
4	50	1.88	1.223	.173	1.53	2.23	1
Total	207	2.60	1.396	.097	2.41	2.80	1

**Table 4.6***ANOVA for Brand Familiarity*

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	107.551	3	35.850	24.757	<.001
Within Groups	293.966	203	1.448		
Total	401.517	206			

**Table 4.7***Tukey Post-Hoc Analysis for Familiarity ANOVA*

Dependent Variable	(I) groupID	(J) groupID	Mean Difference		Sig.
			(I-J)	Std. Error	
How familiar are you with [Field-brandName]?	1	2	.212	.236	.807
		3	1.536*	.235	<.001
		4	1.543*	.238	<.001
	2	1	-.212	.236	.807
		3	1.325*	.235	<.001
		4	1.332*	.238	<.001
	3	1	-1.536*	.235	<.001
		2	-1.325*	.235	<.001
		4	.007	.237	1.000
	4	1	-1.543*	.238	<.001
		2	-1.332*	.238	<.001
		3	-.007	.237	1.000

### Hypothesis Testing

Hypothesis 1a posited that among native ads, *ad congruence* is positively related to the ad-evoked effect of attitude toward the brand. To test H1a, linear regression testing was performed with SPSS where mean ad congruence (MEANCONGRUENCE) was used to predict mean Attitude Toward the Brand (MEANATTITUDE). With an adjusted R Square value of 0.339 there is a moderate degree of correlation between the variables. Furthermore, having achieved statistical significance ( $p < 0.001$ ), the data appear to reject the null hypothesis and support H1a. Regression coefficients can be found in the Appendix, and summary statistics appear in Tables 4.8 and 4.9.

**Table 4.8**

*Model Summary for H1a: Ad Congruence and Attitude Toward the Brand*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.585 <sup>a</sup>	.342	.339	.87906	1.900

a. Predictors: (Constant), MEANCONGRUENCE

b. Dependent Variable: MEANATTITUDE

**Table 4.9**

*ANOVA for H1a: Ad Congruence and Attitude Toward the Brand*

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	82.340	1	82.340	106.555	<.001 <sup>b</sup>
Residual	158.414	205	.773		
Total	240.754	206			

a. Dependent Variable: MEANATTITUDE

b. Predictors: (Constant), MEANCONGRUENCE

Hypothesis 1b (H1b) posited that among native ads, *ad congruence* is positively related to the ad-evoked effect of purchase intention. To test H1b, another linear regression test was performed with MEANCONGRUENCE (IV) and Purchase Intention (DV). The data revealed moderate correlation with an adjusted R Square value of 0.351 and statistical significance ( $p < 0.001$ ). The data appear to reject the null hypothesis and support H1b. Summary statistics appear in Tables 4.10 and 4.11.

**Table 4.10**

*Model Summary for H1b: Ad Congruence and Purchase Intention*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.596 <sup>a</sup>	.355	.351	.910	2.094

a. Predictors: (Constant), MEANCONGRUENCE

b. Dependent Variable: Purchase Intention

**Table 4.11**

*ANOVA for H1b: Ad Congruence and Purchase Intention*

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	93.215	1	93.215	112.647	<.001 <sup>b</sup>
Residual	169.636	205	.827		
Total	262.850	206			

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

b. Predictors: (Constant), MEANCONGRUENCE

Hypothesis 2a (H2a) posited that for native ads, *brand familiarity* is positively related to attitude toward the brand. To test H2a a linear regression model analyzed Brand Familiarity (IV) and Attitude Toward the Brand (DV). The data revealed a statistically significant (p-value of 0.004) yet weak correlation with an adjusted R Square value of 0.034. The data appear to reject

the null hypothesis and support H2a. Summary statistics appear in Tables 4.12 and 4.13.

**Table 4.12**

*Model Summary for H2a: Brand Familiarity and Attitude Toward the Brand*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.198 <sup>a</sup>	.039	.034	1.06233	2.022

a. Predictors: (Constant), Brand Familiarity

b. Dependent Variable: MEANATTITUDE

**Table 4.13**

*ANOVA for H2a: Brand Familiarity and Attitude Toward the Brand*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.401	1	9.401	8.330	.004 <sup>b</sup>
	Residual	231.353	205	1.129		
	Total	240.754	206			

a. Dependent Variable: MEANATTITUDE

b. Predictors: (Constant), Brand Familiarity

Hypothesis 2b (H2b) posited that for native ads, *brand familiarity* is positively related to purchase intention. To test H2b, a final regression analysis considered the effect of Brand Familiarity (IV) on Purchase Intention (DV). The data found a statistically significant ( $p\text{-value} < 0.001$ ) relationship between the variables, though correlation was relatively weak with an adjusted R Square value of 0.112. The data appear to reject the null hypothesis and support H2b. Summary statistics appear in Tables 4.14 and 4.15.

**Table 4.14**

*Model Summary for H2b: Brand Familiarity and Purchase Intention*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
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1	.341 <sup>a</sup>	.116	.112	1.064	1.991
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a. Predictors: (Constant), Brand Familiarity

b. Dependent Variable: Purchase Intention

**Table 4.15**

*ANOVA for H2b: Brand Familiarity and Purchase Intention*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.585	1	30.585	26.994	<.001 <sup>b</sup>
	Residual	232.266	205	1.133		
	Total	262.850	206			

a. Dependent Variable: Brand Familiarity

b. Predictors: (Constant), Purchase Intention



## Chapter 5: Discussion

This study explored the effects of advertising congruence and brand familiarity on the ad-evoked effects of attitude toward the brand and purchase intention for native advertisements on Facebook. Although prior studies have considered the ad-evoked effects of social media advertisements, none have captured the effects of both ad congruence and brand familiarity on purchase intention and attitude toward the brand in a unified analysis.

### Related Studies

The results show that while both advertising congruence and brand familiarity are positively related to desirable ad-evoked effects of favorable attitude toward the brand and purchase intention, advertising congruence is the greatest predictor of the ad-evoked effects of purchase intention (Adjusted  $R^2$  0.351 versus 0.112) and attitude toward the brand (Adjusted  $R^2$  0.339 versus 0.034). These findings are in contrast to the body of traditional marketing knowledge on ad congruence (Houston et al., 1987; Meyers-Levy & Tybout, 1989), which suggests a *negative* relationship between ad congruence and favorable ad-evoked effects. These contradictory findings may be better understood by exploring the principle theoretical frameworks for this body of ad congruence research, namely Hastie's study (1980), Mandler's Hypothesis (1982) and Petty and Cacioppo's (1986) Elaboration Likelihood Model.

### *Differences with Hastie's Study*

Hastie's (1980) empirical study on memory and cognition served as the theoretical foundation for much of the body of knowledge on ad congruence. In Hastie's experiment, a series of characters were described to a subject by an ensemble of traits such as "friendly, social, gregarious, outgoing, extraverted" (p. 366). Subsequently, respondents were given stories about the characters and asked to recall details from the stories. The study found that narrative details were more frequently recalled when the character's behaviors were contradictory to the

character's initially provided descriptive traits. In other words, participants remembered the character's incongruent behaviors better than their congruent behaviors.

While the Hastie (1980) framework is helpful for understanding the nuances of recall for fictional human characters, it may not provide the best evidence for how individuals interact with content in native ads. For one, participants in Hastie's study were asked to recall character details and not ad content. There are likely key differences in the way human subjects recall and process information about human subjects compared to the way human subjects recall and process information about non-human entities such as companies and advertisements. Additionally, in Hastie's study the participants were given the ensemble of traits about the subject as a primer for recalling the subsequent details. Brand personalities can be associated with human traits (Keller & Richey, 2006), but these traits are often associated with the human *employees* of the brand and therefore ad interactions with the brand may not cause the same type of primer-experience collision that took place in Hastie's study.

Moreover, in cases where brand familiarity is low or non-existent, a respondent would not have any brand traits as a primer for recall in the advertising interaction. This implies that many respondents would be forming judgments for brand traits rather than comparing schema to stimuli. Last and maybe most importantly, Hastie's study used recall as a chief outcome, whereas this study on consumer behavior seeks to understand the ad-evoked effects of purchase intention and attitude toward the brand. Based on the preceding arguments, it stands to reason that respondents' recall for discrepant details of a human subject are not a good proxy for consumer behavior relative to native ad interactions on social media.

### ***Problems with Using Mandler's Hypothesis***

Related work on schema congruity has referenced Mandler's Hypothesis, such as Meyers-Levy and Tybout (1989). Taking a deeper look at this conceptual framework might

reveal how this literature did not predict the use-case of ad congruence leading to greater ad-evoked effects in native advertisements.

Mandler (1982) borrowed heavily from Jean Piaget, an influential psychologist from the early 20<sup>th</sup> century whose work focused on childhood development. Mandler transferred Piaget's concepts of assimilation and accommodation to consumer psychology with product offerings and their relation to category schema. Assimilation, or conforming a stimulus to an existing schema, could, according to Mandler's Hypothesis, refer to a soft drink being described as bubbly. Accommodation, on the other hand, is when a stimulus does not conform to schema and therefore creates change in the mind. Mandler's referenced example is a soft drink claiming to contain real fruit juice. Because the consumer's schema likely contains an image of soft drinks as unhealthy, a healthy soft drink containing juice creates a benefit in the mind of the consumer and would lead to a positive evaluation. Mandler's Hypothesis is not without caveats. For instance, schema congruity can create a "primitive positive evaluation" because the analysis provides a "fit" between the stimulus and the schema (p. 13). While minor and moderate schema incongruity can lead to accommodation and positive evaluations, extreme incongruity will likely lead to negative evaluation.

If we translate Mandler's Hypothesis to the native ad context, there are at least two possible explanations for the positive evaluations experienced by this study. First, the positive relationship between ad congruence and purchase intention is explained by the primitive positive evaluation caused by assimilation. Logically, the incongruent ads are not enjoying this virtuous assimilation, and the contrast with the congruent ads (that benefit from the primitive positive evaluation) could create a relative advantage for congruent ads. The second possible explanation for the positive evaluations is that the incongruent ads fell into the category of extreme incongruence, thus creating a negative evaluation in the mind of the respondent. This seems less plausible given the similarities in ad text content across all the ads. A third and likely explanation

is that Mandler's Hypothesis, which was structurally about category-schema-benefit conformity, cannot be made comparable to ad-content-schema conformity in the native advertising context.

### ***Considerations for Elaboration Likelihood Model***

Petty and Cacioppo's (1986) work on the Elaboration Likelihood Model (ELM) has been construed by ad congruity researchers (Houston et al., 1987) to conclude that schema-incongruent ad stimuli can lead to desirable consumer outcomes. In the case of native advertising, this interpretation of the dual process theory would posit that incongruent stimuli follow the central route where more arousal is achieved and effort is required (Houston references this as "elaborative processing." (p. 362), which leads to more favorable evaluations. Or, the peripheral route, where congruent ads that require less cognitive effort are unlikely to cause any change in behavior.

Yet Petty and Cacioppo's work creates plenty of room for discussion in the context of ad congruity research. First, ELM suggests the central route has two noteworthy offramps, requiring the subject to have the requisite motivation and ability to process the stimulus. These potentially confounding variables may be interacting with the arousal caused by incongruence and cause outcomes not predicted solely by ELM.

The most significant consideration for conceptually applying ELM to ad congruence research is how ELM is fundamentally about human interactions with persuasive communication. Wojdyski and Evans (2015) found that as few as 8% of respondents were able to identify native advertisements as ads. More recently, Wojdyski and Evans (2020) reiterated the assertion that the covert nature of native advertising leads many consumers to fail to recognize native ads as a form of advertising. Native ads may not be viewed as a form of persuasive communication; this impairs the applicability of ELM research to native ad studies.

### ***Finding Value in Native Ad Congruence***

In light of the challenges of applying traditional ad congruity research to native advertising, new research is being conducted to understand them better. This study's findings are consistent with Kim et al.'s (2017) conclusion that ad congruence is a significant predictor of purchase intention and attitude toward the brand. Both of these studies defy conventional knowledge on ad congruence.

Gensler (2013) stated that the real-time interactions created through social media “significantly change the landscape for brand management” (p. 2). It stands to reason that the late 20<sup>th</sup> century rules of consumer behavior also have exceptions in light of the radical transformation of marketing communications in a digital 21<sup>st</sup> century. As marketing tactics have changed, for instance, moving marketing budget from traditional mass media to social media or other forms of digital media, marketing literature is beginning to provide insights on new marketing phenomena in digital marketing that challenge traditional research. This study affirms the importance of new research for a new digital era.

### **Implications**

While further research is warranted, a new digital marketing strategy may be extrapolated from these findings. The statistically significant yet weak relationships between brand familiarity, purchase intention, and attitude toward the brand among native ads on social media, combined with the relative importance of ad congruence creates interesting implications for marketing managers and ad practitioners. In short, these digital marketing findings defy the traditional mass-media advertising landscape that historically heralded reach and frequency to achieve brand equity (Keller, 1993). These findings also suggest that marketing scholars must begin a new appraisal of the role of brand within digital marketing and the marketing literature. Taken to a logical conclusion, these findings suggest that the savviest of digital advertisers should predominantly focus on understanding their users' social media feeds and using native

advertising media like Facebook as it is intended by its creators – by utilizing highly congruent advertising content. In doing so, smaller firms without the added benefit of brand familiarity can effectively compete with larger, more established brands that fail to unlock ad performance through highly congruent content.

### **Research Concerns**

While every effort was made to protect the integrity of the this study, some research compromises should be mentioned. First, respondents who participated in the study were given an incentive to complete the study. In this study, the incentive was a chance to win \$200. This incentive may have caused respondents to participate for economic reasons, and as such this impacts the generalizability of the study. Similarly those members of the population who were *not* motivated by the incentive, whose consumer interests are nevertheless relevant, may have chosen not to respond. This impact could have been mitigated by pursuing random selection from the population.

This study assumed participants honestly represented their true attitudes and opinions. There is a likelihood that some users completed the study and misrepresented their attitudes or opinions either intentionally or unintentionally. This limitation could have been mitigated by using behavioral data or third party data if it were available.

Finally, as mentioned in Chapter 4, it was apparent that measuring advertising congruence for more than one persona creates challenges. To mitigate confounding factors in the study, the social media feed above and below the advertising stimulus was held constant. And each experiment group saw the same ad stimulus regardless of persona. However if there was a way to create experiment conditions where advertising congruence could be experimentally controlled, this control would improve the power of the study.

### **Future Research**

Research involving purchases of other types would be a natural starting point for

expanding this research. In addition to a need for a similar study outside of financial services (consumer packaged goods or new automobile, for example), subsequent studies should also evaluate consumer purchases involving a lower degree of consideration. Mortgage refinancing requires a high degree of consideration that may change or even suppress the impact of native advertising on attitude toward the brand and/or purchase intention. Understanding advertising use-cases like these will create more insights and additional research about consumer behavior in native ads.

Moreover, this study revealed possible gender or other demographic specific insights about prospective mortgage shoppers. Future studies to examine the relevance of gender, income, and mortgage size on how people responded could unlock new insights about consumers-brand interactions in the mortgage sector. These studies would also serve the purpose of providing more relevant advertising to mortgage shoppers.

There is evidence to support a mediating relationship between attitude toward the brand and purchase intention, similar to Hartmann and Apaolaza-Ibáñez's (2012) study on the consumer attitudes and purchase intention toward green energy brands. Hartmann and Apaolaza-Ibáñez's approach is consistent with Holbrook and Batra's (1987) recommendation to assess the role of emotions as mediators in consumer responses to advertising. Given the interconnectedness of consumer attitude toward the brand and purchase intention, the following research question should also be evaluated, "Does attitude toward the brand mediate the effects of ad congruence on purchase intention among native ads?"

Defining the relationships between brand familiarity, ad congruence, attitude toward the brand, and purchase intention in a factor analysis would also help marketers to understand the nuances of consumer behavior with native ads. Expanding the scope of such a study to include Jung's (2017) work on advertising relevance would bolster such a study even more. A useful outcome for the study might be a structured equation model for the variables. This type of study

would answer the research question “What is the structure and strength of relationships between advertising congruence, advertising relevance, brand familiarity, and how do they generate ad-evoked effects on purchase intention and attitude toward the brand?”



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## Appendix

### Appendix A – Questionnaire

#### Start of Block: Screener

Do you currently have a home mortgage?

☐ Yes (1)

☐ No (2)

#### End of Block: Screener

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## Start of Block: Stimulus

Please scroll from top to bottom in the following Facebook feed, taking a few moments to review the included advertisement for a mortgage lender.

You will not be able to proceed until at least 30 seconds have passed.

*NOTE: (Groups 1-4, left to right)*

The image displays a 4x3 grid of Facebook posts, organized into four groups (1-4, left to right). Each group contains a sequence of posts, including photos, text, and advertisements.

**Group 1 (Leftmost):**

- Post 1: A couple dancing on a grassy area near a lake. The post is from Jenna Smith and Matthew Jones, dated August 18 at 5:21 PM. It has 31 comments and 1 like.
- Post 2: A man's face, looking directly at the camera. The post is from Quicken Loans, dated August 18 at 5:21 PM. It has 1 like and 1 comment.
- Post 3: A dog lying in the back seat of a car. The post is from Denise Wright, dated August 18 at 5:21 PM. It has 1 like and 1 comment.

**Group 2:**

- Post 1: A couple dancing on a grassy area near a lake. The post is from Jenna Smith and Matthew Jones, dated August 18 at 5:21 PM. It has 31 comments and 1 like.
- Post 2: A yellow star graphic with text: "Quicken Loans Urges Homeowners To Switch To A 15 Year Fixed Swipe Up On Mortgage Balance To Calculate New Payment: Under \$250K | Over \$250K". The post is from Quicken Loans, dated August 18 at 5:21 PM. It has 1 like and 1 comment.
- Post 3: A dog lying in the back seat of a car. The post is from Denise Wright, dated August 18 at 5:21 PM. It has 1 like and 1 comment.

**Group 3:**

- Post 1: A couple dancing on a grassy area near a lake. The post is from Jenna Smith and Matthew Jones, dated August 18 at 5:21 PM. It has 31 comments and 1 like.
- Post 2: A family (man, woman, and child) standing in a kitchen. The post is from Freedom Mortgage, dated August 18 at 5:21 PM. It has 1 like and 1 comment.
- Post 3: A dog lying in the back seat of a car. The post is from Denise Wright, dated August 18 at 5:21 PM. It has 1 like and 1 comment.

**Group 4 (Rightmost):**

- Post 1: A couple dancing on a grassy area near a lake. The post is from Jenna Smith and Matthew Jones, dated August 18 at 5:21 PM. It has 31 comments and 1 like.
- Post 2: A blue advertisement for Freedom Mortgage with text: "Streamline your Mortgage Savings! Lower Payment Get Started!". The post is from Freedom Mortgage, dated August 18 at 5:21 PM. It has 1 like and 1 comment.
- Post 3: A dog lying in the back seat of a car. The post is from Denise Wright, dated August 18 at 5:21 PM. It has 1 like and 1 comment.

## End of Block: Stimulus

**Start of Block: Ad Congruence**

Rate your agreement with the following statements about the ad you've just seen from [the brand].

The ad feels related to content on my Facebook feed.

- ☐ Strongly agree (5)
- ☐ Somewhat agree (4)
- ☐ Neither agree nor disagree (3)
- ☐ Somewhat disagree (2)
- ☐ Strongly disagree (1)

The ad is compelling on Facebook.

- ☐ Strongly agree (5)
- ☐ Somewhat agree (4)
- ☐ Neither agree nor disagree (3)
- ☐ Somewhat disagree (2)
- ☐ Strongly disagree (1)

It was strange to see the ad on Facebook.

- ☐ Strongly agree (1)
- ☐ Somewhat agree (2)
- ☐ Neither agree nor disagree (3)
- ☐ Somewhat disagree (4)
- ☐ Strongly disagree (5)

The ad is consistent with Facebook.

- ☐ Strongly agree (5)
- ☐ Somewhat agree (4)
- ☐ Neither agree nor disagree (3)
- ☐ Somewhat disagree (2)
- ☐ Strongly disagree (1)

Overall, there is a good match between the ad and Facebook.

- ☐ Strongly agree (5)
- ☐ Somewhat agree (4)
- ☐ Neither agree nor disagree (3)
- ☐ Somewhat disagree (2)
- ☐ Strongly disagree (1)

**End of Block: Ad Congruence**

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**Start of Block: Brand Familiarity**

How familiar are you with [the brand]?

- ☐ Extremely familiar (5)
- ☐ Very familiar (4)
- ☐ Moderately familiar (3)
- ☐ Slightly familiar (2)
- ☐ Not familiar at all (1)

**End of Block: Brand Familiarity**

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**Start of Block: Brand Attitude**

Please describe your overall feelings about the brand displayed in the ad you just saw.

Unappealing (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Appealing (5)
Unpleasant (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Pleasant (5)
Unfavorable (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Favorable (5)
Unlikeable (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Likable (5)
Bad (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Good (5)

**End of Block: Brand Attitude**

---



**Start of Block: Purchase Intention**

Based on the ad would you consider refinancing your home with a loan from [the brand]?

- ☐ Definitely will refinance (5)
- ☐ Probably will refinance (4)
- ☐ Might or might not refinance (3)
- ☐ Probably will not refinance (2)
- ☐ Definitely will not refinance (1)

Will you refinance your home with a loan from ANY lender?

- ☐ Definitely will refinance (5)
- ☐ Probably will refinance (4)
- ☐ Might or might not refinance (3)
- ☐ Probably will not refinance (2)
- ☐ Definitely will not refinance (1)

**End of Block: Purchase Intention**

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**Start of Block: Demographics**

How much do you currently owe on your mortgage?

- ☐ Less than \$100,000
  - ☐ \$100,001-\$300,000
  - ☐ \$300,001-\$500,000
  - ☐ \$500,001-\$1,000,000
  - ☐ \$1,000,001+
- 

Are you currently employed full-time? Full-time employees work 35 hours or more per week.

- ☐ Yes
  - ☐ No
- 

What is your year of birth?

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What is the highest level of school you have completed or the highest degree you have received?

- ☐ Less than high school degree
  - ☐ High school graduate (high school diploma or equivalent including GED)
  - ☐ Some college but no degree
  - ☐ Associate degree in college (2-year)
  - ☐ Bachelor's degree in college (4-year)
  - ☐ Graduate degree
-

What is your sex?

- ☐ Male
  - ☐ Female
  - ☐ I'd prefer not to say
- 

What was your approximate total household income before taxes in 2020?

- ☐ Less than \$25,000
- ☐ \$25,000 to \$49,999
- ☐ \$50,000 to \$74,999
- ☐ \$75,000 to \$99,999
- ☐ \$100,000 to \$149,999
- ☐ \$150,000 or more

**End of Block: Demographics**

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**Appendix B – Findings****The ad feels related to content on my Facebook feed.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	26	12.6	12.6	12.6
	Somewhat disagree	31	15.0	15.0	27.5
	Neither agree nor disagree	34	16.4	16.4	44.0
	Somewhat agree	71	34.3	34.3	78.3
	Strongly agree	45	21.7	21.7	100.0
	Total	207	100.0	100.0	

**The ad is compelling on Facebook.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	26	12.6	12.6	12.6
	Somewhat disagree	36	17.4	17.4	30.0
	Neither agree nor disagree	26	12.6	12.6	42.5
	Somewhat agree	82	39.6	39.6	82.1
	Strongly agree	37	17.9	17.9	100.0
	Total	207	100.0	100.0	

**The ad is consistent with Facebook.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	8	3.9	3.9	3.9
	Somewhat disagree	16	7.7	7.7	11.6
	Neither agree nor disagree	33	15.9	15.9	27.5
	Somewhat agree	90	43.5	43.5	71.0
	Strongly agree	60	29.0	29.0	100.0
	Total	207	100.0	100.0	

**Overall, there is a good match between the ad and Facebook.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	15	7.2	7.2	7.2
	Somewhat disagree	23	11.1	11.1	18.4
	Neither agree nor disagree	38	18.4	18.4	36.7
	Somewhat agree	77	37.2	37.2	73.9
	Strongly agree	54	26.1	26.1	100.0
	Total	207	100.0	100.0	

**How familiar are you with [Field-brandName]?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not familiar at all	68	32.9	32.9	32.9
	Slightly familiar	32	15.5	15.5	48.3
	Moderately familiar	43	20.8	20.8	69.1
	Very familiar	42	20.3	20.3	89.4
	Extremely familiar	22	10.6	10.6	100.0
	Total	207	100.0	100.0	

**Please describe your overall feelings about [Field-brandName], the brand displayed in the ad you just saw. - Unappealing:Appealing**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	20	9.7	9.7	9.7
	2	21	10.1	10.1	19.8
	3	50	24.2	24.2	44.0
	4	56	27.1	27.1	71.0
	5	60	29.0	29.0	100.0
	Total	207	100.0	100.0	

**Please describe your overall feelings about [Field-brandName], the brand displayed in the ad you just saw. - Unlikeable:Likeable**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	7.2	7.2	7.2
	2	19	9.2	9.2	16.4
	3	55	26.6	26.6	43.0
	4	57	27.5	27.5	70.5
	5	61	29.5	29.5	100.0
	Total	207	100.0	100.0	

**Please describe your overall feelings about [Field-brandName], the brand displayed in the ad you just saw. - Unpleasant:Pleasant**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	13	6.3	6.3	6.3
	2	15	7.2	7.2	13.5
	3	53	25.6	25.6	39.1
	4	59	28.5	28.5	67.6
	5	67	32.4	32.4	100.0
	Total	207	100.0	100.0	

**Please describe your overall feelings about [Field-brandName], the brand displayed in the ad you just saw. - Unfavorable:Favorable**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	16	7.7	7.7	7.7
	2	18	8.7	8.7	16.4
	3	57	27.5	27.5	44.0
	4	63	30.4	30.4	74.4
	5	53	25.6	25.6	100.0
	Total	207	100.0	100.0	

**Please describe your overall feelings about [Field-brandName], the brand displayed in the ad you just saw. - Bad:Good**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	5.3	5.3	5.3
	2	12	5.8	5.8	11.1
	3	56	27.1	27.1	38.2
	4	61	29.5	29.5	67.6
	5	67	32.4	32.4	100.0
	Total	207	100.0	100.0	

**Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Definitely will not refinance	35	16.9	16.9	16.9
	Probably will not refinance	48	23.2	23.2	40.1
	Might or might not refinance	76	36.7	36.7	76.8
	Probably will refinance	34	16.4	16.4	93.2
	Definitely will refinance	14	6.8	6.8	100.0
	Total	207	100.0	100.0	

**Will you refinance your home with a loan from ANY lender?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Definitely will not refinance	18	8.7	8.7	8.7
	Probably will not refinance	43	20.8	20.8	29.5
	Might or might not refinance	62	30.0	30.0	59.4
	Probably will refinance	56	27.1	27.1	86.5
	Definitely will refinance	28	13.5	13.5	100.0
	Total	207	100.0	100.0	

**How much do you currently owe on your mortgage?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than \$100,000	43	20.8	20.8	20.8
	\$100,001-\$300,000	99	47.8	47.8	68.6
	\$300,001-\$500,000	53	25.6	25.6	94.2
	\$500,001-\$1,000,000	10	4.8	4.8	99.0
	\$1,000,001+	2	1.0	1.0	100.0
	Total	207	100.0	100.0	

**Are you currently employed full-time?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	168	81.2	81.2	81.2
	No	39	18.8	18.8	100.0
	Total	207	100.0	100.0	

**What is your year of birth?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1950.00	1	.5	.5	.5
	1951.00	1	.5	.5	1.0
	1954.00	2	1.0	1.0	1.9
	1955.00	1	.5	.5	2.4
	1956.00	2	1.0	1.0	3.4
	1958.00	1	.5	.5	3.9
	1959.00	3	1.4	1.4	5.3
	1960.00	3	1.4	1.4	6.8
	1961.00	1	.5	.5	7.2
	1962.00	2	1.0	1.0	8.2
	1963.00	3	1.4	1.4	9.7
	1964.00	2	1.0	1.0	10.6
	1965.00	2	1.0	1.0	11.6
	1966.00	9	4.3	4.3	15.9
	1967.00	2	1.0	1.0	16.9
	1968.00	4	1.9	1.9	18.8
	1969.00	5	2.4	2.4	21.3
	1970.00	3	1.4	1.4	22.7
	1971.00	8	3.9	3.9	26.6
	1972.00	7	3.4	3.4	30.0
	1973.00	6	2.9	2.9	32.9
	1974.00	10	4.8	4.8	37.7
	1975.00	10	4.8	4.8	42.5
	1976.00	6	2.9	2.9	45.4
	1977.00	13	6.3	6.3	51.7
	1978.00	6	2.9	2.9	54.6
	1979.00	7	3.4	3.4	58.0
	1980.00	10	4.8	4.8	62.8
	1981.00	5	2.4	2.4	65.2
	1982.00	15	7.2	7.2	72.5
	1983.00	7	3.4	3.4	75.8
	1984.00	7	3.4	3.4	79.2
	1985.00	3	1.4	1.4	80.7
	1986.00	11	5.3	5.3	86.0
	1987.00	7	3.4	3.4	89.4
	1988.00	4	1.9	1.9	91.3
	1989.00	4	1.9	1.9	93.2
	1990.00	4	1.9	1.9	95.2
	1991.00	2	1.0	1.0	96.1
	1992.00	6	2.9	2.9	99.0
	1994.00	1	.5	.5	99.5
	1996.00	1	.5	.5	100.0
	Total	207	100.0	100.0	

**What is the highest level of school you have completed or the highest degree you have received?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High school graduate (high school diploma or equivalent including GED)	9	4.3	4.3	4.3
	Some college but no degree	36	17.4	17.4	21.7
	Associate degree in college (2-year)	19	9.2	9.2	30.9
	Bachelor's degree in college (4-year)	96	46.4	46.4	77.3
	Graduate degree	47	22.7	22.7	100.0
	Total	207	100.0	100.0	

**What is your sex?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	66	31.9	31.9	31.9
	Female	136	65.7	65.7	97.6
	I'd prefer not to say	5	2.4	2.4	100.0
	Total	207	100.0	100.0	

**Information about income is very important to understand.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than \$25,000	4	1.9	1.9	1.9
	\$25,000 to \$49,999	13	6.3	6.3	8.2
	\$50,000 to \$74,999	33	15.9	15.9	24.2
	\$75,000 to \$99,999	51	24.6	24.6	48.8
	\$100,000 to \$149,999	60	29.0	29.0	77.8
	\$150,000 or more	46	22.2	22.2	100.0
	Total	207	100.0	100.0	

**groupID**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	52	25.1	25.1	25.1
	2	52	25.1	25.1	50.2
	3	53	25.6	25.6	75.8
	4	50	24.2	24.2	100.0
	Total	207	100.0	100.0	



**Oneway**

Notes		
Output Created		09-OCT-2021 09:59:39
Comments		
Input	Data	C:\Users\19182\Desktop\[SR] Native ads_October 7, 2021_20.38.sav
	Active Dataset	DataSet5
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	207
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
Syntax		ONEWAY MEANCONGRUENCE BY group /STATISTICS DESCRIPTIVES HOMOGENEITY BROWNFORSYTHE WELCH /MISSING ANALYSIS /CRITERIA=CILEVEL(0.95).
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

**Descriptives**

## MEANCONGRUENCE

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum
					Lower Bound	Upper Bound	
1	52	3.1923	1.08318	.15021	2.8907	3.4939	1.20
2	52	3.3538	.88881	.12326	3.1064	3.6013	1.00
3	53	3.9358	.72724	.09989	3.7354	4.1363	2.20
4	50	3.6160	1.02367	.14477	3.3251	3.9069	1.00
Total	207	3.5256	.97447	.06773	3.3921	3.6591	1.00

**Descriptives**

## MEANCONGRUENCE

	Maximum
1	4.80
2	5.00
3	5.00
4	5.00
Total	5.00

**Tests of Homogeneity of Variances**

		Levene Statistic	df1	df2	Sig.
MEANCONGRUENCE	Based on Mean	4.802	3	203	.003
	Based on Median	4.501	3	203	.004
	Based on Median and with adjusted df	4.501	3	187.325	.004
	Based on trimmed mean	4.775	3	203	.003

**ANOVA**

MEANCONGRUENCE

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.639	3	5.546	6.291	<.001
Within Groups	178.975	203	.882		
Total	195.614	206			

**Robust Tests of Equality of Means**

MEANCONGRUENCE

	Statistic <sup>a</sup>	df1	df2	Sig.
Welch	7.467	3	110.896	<.001
Brown-Forsythe	6.259	3	186.635	<.001

a. Asymptotically F distributed.

**Oneway****Notes**

Output Created		09-OCT-2021 10:28:17
Comments		
Input	Data	C:\Users\19182\Desktop\[SR] Native ads_October 7, 2021_20.38.sav
	Active Dataset	DataSet5
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	207
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
Syntax		ONEWAY FAM BY group /STATISTICS DESCRIPTIVES HOMOGENEITY BROWNFORSYTHE WELCH /MISSING ANALYSIS /CRITERIA=CILEVEL(0.95).
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

**Descriptives**

How familiar are you with [Field-brandName]?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum
					Lower Bound	Upper Bound	
1	52	3.42	1.144	.159	3.10	3.74	1
2	52	3.21	1.210	.168	2.87	3.55	1
3	53	1.89	1.235	.170	1.55	2.23	1
4	50	1.88	1.223	.173	1.53	2.23	1
Total	207	2.60	1.396	.097	2.41	2.80	1

**Descriptives**How familiar are you  
with [Field-  
brandName]?

	Maximum
1	5
2	5
3	5
4	5
Total	5

**Tests of Homogeneity of Variances**

		Levene Statistic	df1	df2	Sig.
How familiar are you with [Field-brandName]?	Based on Mean	.118	3	203	.949
	Based on Median	.102	3	203	.959
	Based on Median and with adjusted df	.102	3	174.363	.959
	Based on trimmed mean	.092	3	203	.965

**ANOVA**

How familiar are you with [Field-brandName]?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	107.551	3	35.850	24.757	<.001
Within Groups	293.966	203	1.448		
Total	401.517	206			

**Robust Tests of Equality of Means**

How familiar are you with [Field-brandName]?

	Statistic <sup>a</sup>	df1	df2	Sig.
Welch	24.710	3	112.630	<.001
Brown-Forsythe	24.755	3	202.116	<.001

a. Asymptotically F distributed.

## Regression

### Notes

Output Created		09-OCT-2021 15:30:34
Comments		
Input	Data	C:\Users\19182\Desktop\[SR] Native ads_October 7, 2021_20.38.sav
	Active Dataset	DataSet5
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	207
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT MEANATTITUDE /METHOD=ENTER MEANCON /RESIDUALS DURBIN.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02
	Memory Required	103808 bytes
	Additional Memory Required for Residual Plots	0 bytes

### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	MEANCONGRUENCE <sup>b</sup>	.	Enter

a. Dependent Variable: MEANATTITUDE

b. All requested variables entered.

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.585 <sup>a</sup>	.342	.339	.87906	1.900

a. Predictors: (Constant), MEANCONGRUENCE

b. Dependent Variable: MEANATTITUDE

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	82.340	1	82.340	106.555	<.001 <sup>b</sup>
	Residual	158.414	205	.773		
	Total	240.754	206			

a. Dependent Variable: MEANATTITUDE

b. Predictors: (Constant), MEANCONGRUENCE

		<b>Coefficients<sup>a</sup></b>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.367	.230		5.946	<.001
	MEANCONGRUENCE	.649	.063	.585	10.323	<.001

		<b>Coefficients<sup>a</sup></b>	
		95.0% Confidence Interval for B	
Model		Lower Bound	Upper Bound
1	(Constant)	.914	1.820
	MEANCONGRUENCE	.525	.773

a. Dependent Variable: MEANATTITUDE

<b>Residuals Statistics<sup>a</sup></b>					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.0155	4.6107	3.6541	.63223	207
Residual	-3.35117	2.07618	.00000	.87693	207
Std. Predicted Value	-2.592	1.513	.000	1.000	207
Std. Residual	-3.812	2.362	.000	.998	207

a. Dependent Variable: MEANATTITUDE

## Regression

Notes		
Output Created		09-OCT-2021 15:32:17
Comments		
Input	Data	C:\Users\19182\Desktop\[SR] Native ads_October 7, 2021_20.38.sav
	Active Dataset	DataSet5
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	207
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT P11 /METHOD=ENTER MEANCONGRUENCE /RESIDUALS DURBIN.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02
	Memory Required	103808 bytes
	Additional Memory Required for Residual Plots	0 bytes

### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	MEANCONGRUENCE <sup>b</sup>	.	Enter

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

b. All requested variables entered.

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.596 <sup>a</sup>	.355	.351	.910	2.094

a. Predictors: (Constant), MEANCONGRUENCE

b. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93.215	1	93.215	112.647	<.001 <sup>b</sup>
	Residual	169.636	205	.827		
	Total	262.850	206			

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

b. Predictors: (Constant), MEANCONGRUENCE

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.296	.238		1.243	.215
	MEANCONGRUENCE	.690	.065	.596	10.614	<.001

**Coefficients<sup>a</sup>**

95.0% Confidence Interval  
for B

Model		Lower Bound	Upper Bound
1	(Constant)	-.173	.765
	MEANCONGRUENCE	.562	.819

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.99	3.75	2.73	.673	207
Residual	-2.471	2.081	.000	.907	207
Std. Predicted Value	-2.592	1.513	.000	1.000	207
Std. Residual	-2.717	2.288	.000	.998	207

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

## Regression

Notes		
Output Created		09-OCT-2021 15:33:23
Comments		
Input	Data	C:\Users\19182\Desktop\[SR] Native ads_October 7, 2021_20.38.sav
	Active Dataset	DataSet5
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	207
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT MEANATTITUDE /METHOD=ENTER FAM /RESIDUALS DURBIN.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Memory Required	103808 bytes
	Additional Memory Required for Residual Plots	0 bytes

### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	How familiar are you with [Field-brandName]? <sup>b</sup>	.	Enter

a. Dependent Variable: MEANATTITUDE

b. All requested variables entered.

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.198 <sup>a</sup>	.039	.034	1.06233	2.022

a. Predictors: (Constant), How familiar are you with [Field-brandName]?

b. Dependent Variable: MEANATTITUDE



**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.401	1	9.401	8.330	.004 <sup>b</sup>
	Residual	231.353	205	1.129		
	Total	240.754	206			

a. Dependent Variable: MEANATTITUDE

b. Predictors: (Constant), How familiar are you with [Field-brandName]?

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.256	.157		20.796	<.001
	How familiar are you with [Field-brandName]?	.153	.053	.198	2.886	.004

**Coefficients<sup>a</sup>**

Model		95.0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	2.947	3.564
	How familiar are you with [Field-brandName]?	.048	.258

a. Dependent Variable: MEANATTITUDE

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4087	4.0207	3.6541	.21362	207
Residual	-3.02074	1.59130	.00000	1.05975	207
Std. Predicted Value	-1.149	1.716	.000	1.000	207
Std. Residual	-2.843	1.498	.000	.998	207

a. Dependent Variable: MEANATTITUDE

## Regression

Notes		
Output Created		09-OCT-2021 15:34:17
Comments		
Input	Data	C:\Users\19182\Desktop\[SR] Native ads_October 7, 2021_20.38.sav
	Active Dataset	DataSet5
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	207
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT P11 /METHOD=ENTER FAM /RESIDUALS DURBIN.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.01
	Memory Required	103808 bytes
	Additional Memory Required for Residual Plots	0 bytes

### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	How familiar are you with [Field-brandName]? <sup>b</sup>	.	Enter

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

b. All requested variables entered.

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.341 <sup>a</sup>	.116	.112	1.064	1.991

a. Predictors: (Constant), How familiar are you with [Field-brandName]?

b. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.585	1	30.585	26.994	<.001 <sup>b</sup>
	Residual	232.266	205	1.133		
	Total	262.850	206			

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

b. Predictors: (Constant), How familiar are you with [Field-brandName]?

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.011	.157		12.819	<.001
	How familiar are you with [Field-brandName]?	.276	.053	.341	5.196	<.001

**Coefficients<sup>a</sup>**

Model		95.0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	1.702	2.320
	How familiar are you with [Field-brandName]?	.171	.381

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.29	3.39	2.73	.385	207
Residual	-2.391	2.713	.000	1.062	207
Std. Predicted Value	-1.149	1.716	.000	1.000	207
Std. Residual	-2.246	2.549	.000	.998	207

a. Dependent Variable: Based on the ad would you consider refinancing your home with a loan from [Field-brandName]?