

# Evaluating Emotional Quotient and Reactions of Internet Advertisements (With Special Reference to Insurance Ads)

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## ABSTRACT

There is no doubt that emotions are important to advertisements and many advertisers understood that using emotional connects, it is very easy to sell brands. Emotional response has received an increased attention, since researchers demonstrated its major influence on attitude towards advertisements. During the review of literature, it has been observed that many studies have been conducted on emotional quotient towards advertisements in different media, but no such study has been conducted for Internet advertisements. While seeing the popularity and acceptability of Internet advertising in the present scenario in India, the present research was set out in order to evaluate the Emotional Quotient and Reaction for Internet advertisements. In order to get the response, the scope of the study has been limited only to the Internet advertisements relating to banking insurance products offered by banks and advertised over their websites. Basically, the research has been conducted into different phases. In the initial phase, four top rated advertisements were selected. In the second phase, the level of EQ of the selected advertisements and the corresponding reaction were analyzed. It has been observed that the emotional quotient of Internet advertisements was high, however in case of reaction factors, the Internet advertisements were found to be highly attractive, but less meaningful. In terms of vitality as a factor of reaction, the advertisements found to be average. The study would be useful for the advertisers, those who are dealing in Internet advertising as well as for the banks or the financial institutions offering insurance products and services in order to improve the meaningfulness generated over Internet.

**Keywords:** *Attractiveness, Emotional Quotient, Meaningfulness, Reaction, Vitality*

## INTRODUCTION

With Internet, the trends to the information society development in many countries of the world have become ever more apparent and transparent. This directly or indirectly influenced various spheres and also touched the human relations. One of the key roles in the integration of the Internet users belongs to advertising

(Shakhov and Panasenka, 2012). Berthon et al (1996) said that over Internet, consumers may interact virtually with advertisers. With the use of Internet, advertisers can maintain and improve the relationship with consumers that belong to any part of the world. The current advertising strategy deals in deriving maximum response of people as compared to maximum exposure and that's why the marketers have a preference of

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Internet advertising (Yoon and Kim, 2001). Hollis (2005) revealed that there is further expected growth in the web-based advertising efforts due to the marketing efficiency and effectiveness of Internet advertising. Leveraging on nostalgia and the emotional quotient attached with Maggi instant noodles, Nestle India has released a series of short video ads with the hash tag "We Miss You Too" on social media (Newstex Global Business Blogs, 2015).

Behboudi et al. (2012) suggested that the effectiveness of advertising appeals in online environments must be reevaluated as there is a considerable difference between offline and online environments. Different media such as Television and Radio took 13 and 38 years respectively to reach the 50 million audiences but Internet took only four years to reach this number of users. Unexpected reach of Internet advertising could be beneficial for any type of organization / user whether large-scale companies, small businesses or individual users as they can set their goals in a very efficient manner. The means, forms and methods of Internet advertising communication are the essential components Internet advertising functioning system (Shakhov and Panasenko, 2012). Internet advertising is not just about clicking or analyzing banner ads, it could be one of the benefits of Internet medium. In due course, the achievement of Internet advertising will depend on selecting the best means to take advantage of the distinctive capabilities of the online medium. It has been observed in many studies that Internet advertising is cost effective and it is simply more effective than tradition advertising techniques. Exposure to Internet advertisements is not supplementary but deliberately and even preferred by the general consumer. In case of Internet advertising, the extent of visitor's interaction with an advertisement is an impressive evaluation of the advertising effectiveness (Novak and Hoffman, 1997). Over

Internet, different users have different motives i.e. the behavior of users exploring entertainment would be different from the users whose motivation is searching for information (Hanafizadeh and Behboudi, 2012). Emotional marketing is persistently evolving as the advertisers are paying attention to customers' feel-factor. Marketers are continuously putting efforts to touch the elusive insights; however these insights are not focusing on product innovation or a new channel for delivering a brand message. They are exposed by tapping into the emotional quotient (EQ), that can be used in order to create idea that will seep directly into the consumer's consciousness (Moller, 2016).

### EMOTIONAL QUOTIENT IN ADVERTISING

Emotion has been shown to play an important role in advertising and marketing (Edell and Burke, 1987). The role of emotion in advertisements depicts a feature of persuasive advertisements (Holman, 1981). According to Roy (2016), advertising experts believe that emotional connects make it easy to sell a brand, in uninteresting categories like a money transfer service or a product like cement. Emotional response has received an increased attention since researchers demonstrated its major influence on attitude towards advertisements (Mitchell and Olson, 1981). Emotions can be positive like joy, warmth and happiness; or negative like fear, anger and sadness. Mohammad (2004) suggested that emotions can encourage and influence customers to believe an idea or to carry out an action alongwith their capabilities. Solomon (2003) revealed that emotions can be taken as base for judging a situation based on the value of an agent and that finally leads to a decision.

Puto and Wells (1984) defined emotional appeal as the familiarity with advertised brand having an exclusive set of psychological traits that would not

be associated with the brand experience up to the equivalent degree without coverage to the advertisement. Instead of using rational appeals, advertisers try to accomplish their objectives by putting strong emotions and feelings amongst the target viewers. Hanafizadeh and Behboudi, (2012), suggested that in order to make an advertisement successful, a number of methods can be used like developing emotional/rational appeals, memorable slogans, inspiration etc.

## REVIEW OF LITERATURE

According to Srivastava (2008), the growth of Internet medium and its escalating usage has altered the marketer's world for targeting their clients. Although early research emphasized on attitude toward advertisements, some research work focused on the significance of formats of Internet advertising. In the same line, some researchers paid attention to banners ads and how they could be published over the websites (Robinson et al., 2007). Presently, most of the Internet advertisements are created using emotions, however, the formation of an emotional connection is key under-researched area within the field of Internet advertising. The emergence of the Internet as a new method for advertising has forced a noteworthy research articles focusing on the Internet and its applications (Korgaonkar and Wolin, 1999). In the light of extensive usage of Internet, the marketers as well as advertisers tapped their prospective customers with the help of emotional bonding.

Mehta and Scott (2006) contended that emotional content are very crucial for enhancing the recall value in well-executed commercials. Bodur et al., (2000) concluded that emotions generated as outcome of ads have a significant influence towards the brand attitude. The advertising effectiveness can be explained the prognostic power of emotions evolved from advertisements. It has been explored that

likeability, affect or attitude towards the ad are the key constructs that can be used to measure the emotional response towards an advertisement and it is also a strong intermediary for advertisement acknowledgment and recall (Du-Plessis, 2005). Emotional appeals comprise of both positive as well as negative emotions, where happiness, love, care are considered to be positive; and sadness, jealous, fear are considered to be negative. Most of the researchers paid attention mainly on studying the positive emotions.

Nabi (2003) also analyzed persuasion in context to Internet advertising and paid attention to positive reactions. The research continues on emotional quotient and reaction profile that indicates emotional quotient towards advertisements significantly influence consumer behavior and attitude towards decision making (Wells, 1964). Theoretically emotion can play a variety of roles in consumer decision making (Zajonc and Markus, 1982). The impact of consumer's emotions, while judging the advertisements has been widely acknowledged by practitioners in the field of marketing and advertising. As a result, in order to enhance the advertising effectiveness, practitioners have started capturing emotional reactions (Edell, 1990). Ha (2008) conducted a study to analyze the negative attitude shown in pop-up advertisements and how does the consumer react in such cases. It has been concluded that this results in a sense of irritation and finally ad avoidance (Cho and Cheon, 2004). Further, Burns and Lutz (2006) concluded while analyzing ad formats that there exists different attitudes toward different Internet advertisement formats.

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### RESEARCH ISSUES

Poels and Dewitte (2006) thoroughly carried out review of 20 years of emotion measurement in advertising and concluded that measuring emotions have become an important research area, although it is a challenging task to measure emotions. The formation of an emotional bond is an important area in the field of Internet advertising, however rarely studies been carried out on this area. Micu and Plummer (2010) suggested that even if measuring emotional responses are complicated, but it should be measured against various actions. From existing literature, one can easily understand that majority of the studies carried out over Internet advertising focuses mainly on the positive emotions, but very rare studies have been conducted on negative emotions (Nabi, 2003).

Well (1964), introduced a measurement of emotional quotient scale and reaction profile scale where he found positive validity of emotion reaction towards advertisements specifically correlation between reaction and recall. Through the previous research, we have observed that a number of studies have been conducted on Emotional Quotient towards advertisements in different media such as print media or television but no such study has been conducted for Internet advertising and in Indian context. While seeing the popularity and acceptability of Internet advertising in the present scenario in India, the present study will focus on examining the level of Emotional Quotient and Reaction towards Internet advertisements. This paper specifically examines emotional quotient and reaction towards Internet advertisements for banking products and services mainly insurance products.

This paper also examines the internet advertisements on the basis of positive and negative emotions.

### RESEARCH QUESTIONS

- Does emotional quotient and related reactions are significant to Internet ads?
- If yes, what is the first instinct generated as outcome of positive and negative appeals based Internet ads?

### OBJECTIVE OF THE STUDY

1. To analyze the level of emotional quotient and reaction profile of selected Internet advertisements based on positive and negative emotions posted over bank websites.
2. To examine the positive and negative appeals used in selected Internet advertisements of banking insurance products and services shown over bank websites.

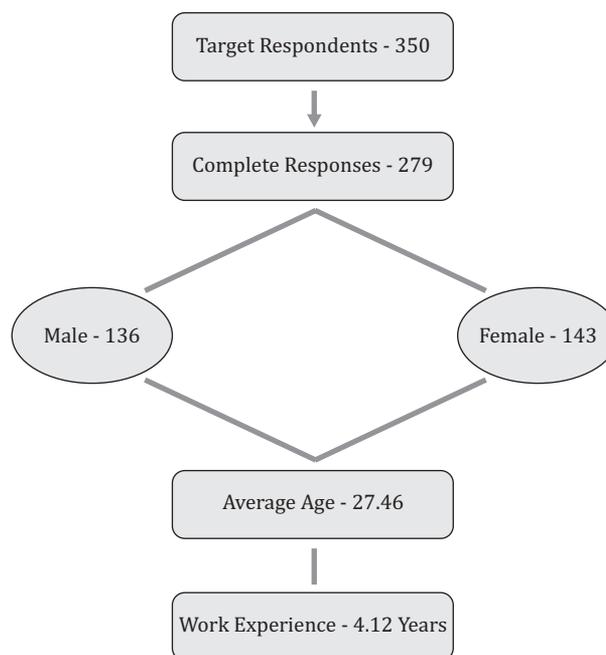
### RESEARCH METHODOLOGY

The research conducted is exploratory in nature and divided into different phases. The first phase was a brainstorming session, in which ten Internet advertisements (banner ads) on insurance products and services belonging to various banks have been shown via power point presentation to 43 post graduate students, who were frequently accessing Internet banking websites for related activities. They have been requested to rank the advertisements from 1 to 10 on the basis of liking and understanding/clarity generated on viewing the advertisements over power point presentation. Four top ranked advertisements (two positive and two negative ads) were shortlisted on the basis of ranking for the next phase of research. Shown advertisements were also analyzed on positive and negative typology of emotional appeal.

For the further analysis, a revised tool based on the standard scales of Emotion Quotient (EQ) and Reaction Profile developed by Wells (1964a) has been used. Both the scales were originally designed to test emotional reactions of print advertisements and in terms of characteristics, the web-based form of communication (banner ads) appeared to be the most similar to print. EQ Scale is comprised of 12 Likert-Type statements. The Reaction Profile Scale is a 25 items scale operationalized as series of semantic differential scales and these items are representing three factors namely – attractiveness, meaningfulness and vitality. Both the scales were originally designed to test emotional quotient and reactions of print advertisements and in terms of characteristics, the web-based form of communication (Banner ads) appears to be the most similar to print. In order to achieve the purpose of the study, the scale was slightly modified for the Internet advertisements. Therefore, the reliability of both the scales was

again obtained through Cronbach's alpha. Internal consistency reliability of revised tools was measured and found to be - emotional quotient (Cronbach alpha = 0.92) and reaction profile (Cronbach alpha = 0.88). The revised scales were on five point likert scale (Very much - 5 to Not at all - 1).

For the purpose of data collection, around 350 respondents basically Internet users were approached with the emotional quotient and reaction profile scale. Out of which, the response from 279 were finally considered for the study on the basis of completeness. The overall response rate was 79.71 percent being approached in planned manner. The sample was comprised of 136 males and 143 females with an average age of 27.46 years (Age Range - 22 to 38 years). Majority of the respondents were holding postgraduate degree and having average work experience of 10.33 years (Work Experience Range - 6 to 17 years).



**Figure I – Showing Profile of Respondents**

(Source: Primary data)

## RESULT AND ANALYSIS

Analysis of the data has been done in line with the planned research objectives. First of all, the level of emotional quotient of selected Internet advertisements was measured. Thereafter, the reaction generated with the selected advertisements was analyzed. In the next phase content analysis of positive and negative ads were done to understand the instinct generated as outcome of positive and negative appeals based

Internet ads. In the next step finally a model based on content analysis was proposed highlighting the attributes of positive and negative emotions.

### Emotional Quotient

The respondents were shown the selected Internet advertisements based on positive and negative emotions and asked to specify the degree/level of emotions generated on viewing the advertisements with the help of EQ scale.

**Table I: Showing EQ Level towards Selected Internet Advertisements**

Internet Ads	PAD1	PAD2	NAD1	NAD2
EQ Value	4.24	4.56	4.11	4.08

*\*PAD-Positive Advertisement and NAD- Negative Advertisement*

(Source: Compiled by Authors)

On the basis of the response taken, it was found that in all four ads, the EQ level was very high (Table I). Holbrook and Hirschmann (1982) analyzed the role of emotions in advertising and tried to observe beyond the liking and disliking process. Finally revealed that beside liking and disliking there exists different emotions such as care for, hate, panic, bliss, concern, delight, annoyance, depression, kindness, desire, guiltiness, embarrassment, etc. Moore and Hoenig (1989) stated that positive emotions have its effect on the persuasion process, whereas role of negative emotions is associated with the controlling of consumer's attitudes.

Liu and Hodonos (1996) concluded that the hedonic and experiential aspects of promotion have an impact on consumers' response to the message. Internet advertisement presentation provides a more favorable brand attitude and a more favorable emotional response as compared to the same information presented in print form. Advertisements with emotional stimuli as crucial factors will sooner or later be pursued by the

consumers, with a condition that those factors must be capable of attracting them (Hanafizadeh and Behboudi, 2012). According to Winzar and Ho (1997) the effect of product involvement on brand attitude is more than twice as great when a person is reading a normal brochure compared with seeing the same information on the Internet. On the other hand, brand attitude is affected much more by emotional response to the communication when viewed on the Internet compared with print. Of course the more important relationships for marketers are the influences on behavioral intention.

### Reaction Profile

The analysis of the Reaction Profile Scale has been done on the basis of three factors attractiveness, meaningfulness and vitality via formulation of three prepositions (P1, P2 and P3).

**P1:** *Internet advertisements generate feeling of attractiveness.*

**P2:** Internet advertisements generate feeling of Meaningfulness.

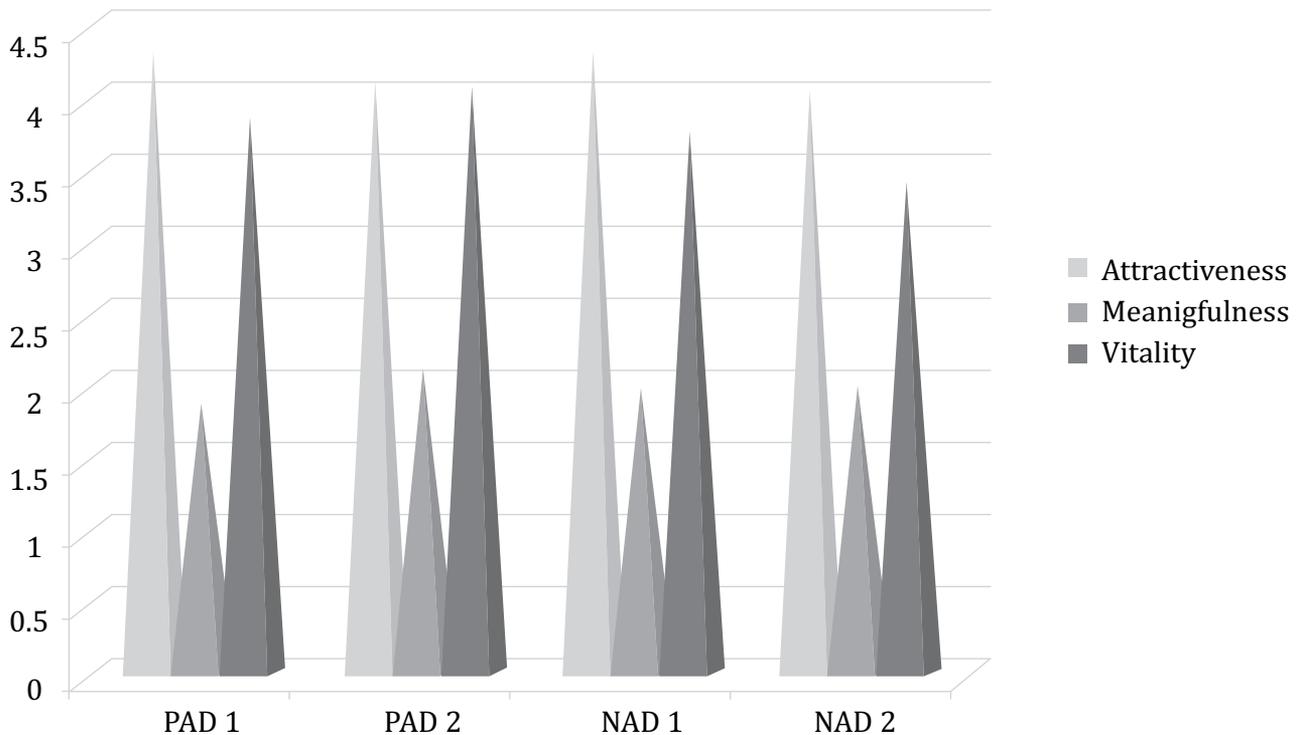
**Table II: Showing Reaction towards Selected Internet Advertisements**

Internet Ads Reaction (Factors)	PAD1	PAD2	NAD1	NAD2
Attractiveness	4.35	4.15	4.22	4.11
Meaningfulness	1.88	2.14	2.01	2.02
Vitality	3.89	4.13	3.76	3.44

\*PAD-Positive Advertisement and NAD- Negative Advertisement

(Source: Compiled by Authors)

**Graph I: Showing Three Dimensional Reaction of Selected Internet Advertisements**



(Source: Author's Contribution)

In case of reaction factors, the Internet advertisements were found to be highly attractive, but less meaningful. In terms of vitality as a factor of reaction, the advertisements found to be average (Table II; Graph I). Keltner and Lerner (2010) suggested after careful

examination of existing literature that positive and negative emotions can be easily distinguished from each other. Ekman et al (1982) described annoyance, nervousness, and depression as universal emotions. They also suggested that based on theory of activation, it can be visualize

that negative emotions illustrated by activation (i.e., anger and anxiety), while negative emotions illustrated by deactivation (i.e., sadness).

### CONTENT ANALYSIS

Content analysis is a successful and efficient research method as it provides data that are empirical, systematic and objective (Chan and Cheng, 2012). Berelson (1952) described content analysis as a technique for methodical and

quantitative description of the noticeable content of communication. Content analysis can also be used for making suitable and replicable deductions from the data (Krippendorff, 1980). Two stage qualitative method was used for the content analysis based on self-report measures (Table III). In the first stage, content analysis of the scripts pertaining to the first instinct generated as outcome of positive and negative appeals based Internet ads was undertaken to scan the information in terms of attributes.

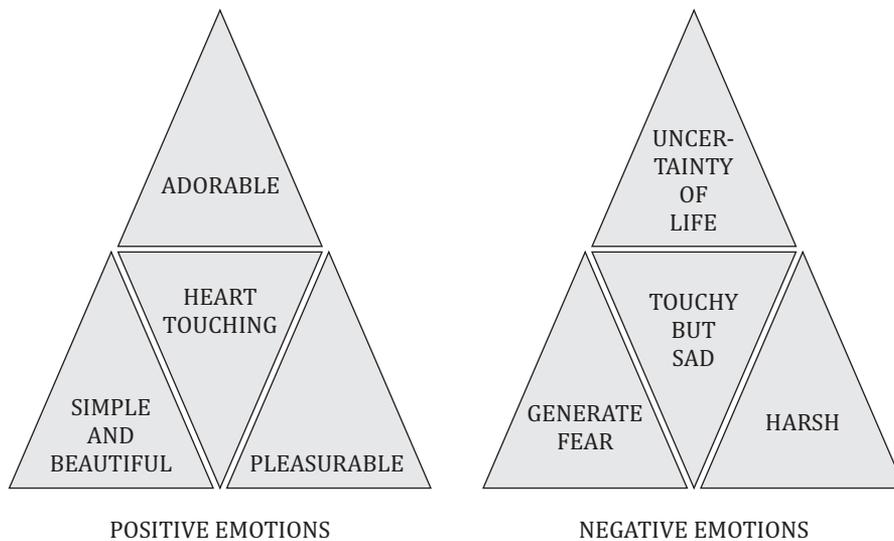
**Table III: Brainstorming Questions for Content Analysis**

- Q1. Is the ad makes you feel good?
- Q2. Is the ad heartwarming?
- Q3. Are you tired of these kinds of advertisements?
- Q4. Do you dislike the ads?
- Q5. Is the ad very touchy?
- Q6. Is the ads shown are very harsh?
- Q7. Is the ad simple and understandable?
- Q8. Is the ad makes you feel sad?
- Q9. Is this kind of ads generates fear in your mind?
- Q10. Is the ad makes sense?
- Q 11. After seeing the ads are you interesting in buying the product?

(Source: Compiled by Authors)

In second stage, the responses were recorded in terms of attributes and then were classified into

perceptual factors based on Semantic Affinity of the attributes.



**Figure II: Proposed Model Showing Attributes of Positive and Negative Emotions**

(Source: Compiled by Authors)

From the content analysis, it was observed that first instinct generated or recorded by the respondents while seeing the internet advertisements based on positive emotions were adorable, simple and beautiful, heart touching and pleasurable. Different attributes generated after seeing negative emotion based internet advertisements were harsh, generate fear, touchy but sad and uncertainty of life (Figure II).

## CONCLUSION AND IMPLICATIONS

The future of emotional marketing has always been promising, as it is known to all that communication had shifted from product-centricity to customer-centricity and the success of advertising based on emotions is completely based on the reliability of customers' insight. From the analysis, it was found that the Emotional Quotient of all selected Internet advertisements was high. In case of reaction factors, the Internet advertisements were found to be highly attractive, but less meaningful. In terms of vitality

as a factor of reaction, the advertisements found to be average. One important aspect which was analyzed from the study was that the positive advertisements were found to be adorable but negative advertisements were creating more impact in terms of saleability of insurance products as it was creating or highlighting the uncertainty of life and was generating fear.

The study could be beneficial for the bankers as well as advertisers to work upon the EQ as well the reactions generated from Internet advertisements. Researchers, those who want to study the new aspects and parameters of Internet advertising can also consider this as a small step for further research. This paper is limited to Internet advertisements of banking insurance products and services, which can be explored for other services also in further research. Emotional quotient and Reaction Profile scale can also be used to study the effectiveness of Internet advertising for social networking sites, due to the fact that they are widely used.

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