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Caine, Kathleen M., M.S.

San Jose State University, 1993



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USE OF SENIOR CELEBRITY SPOKESPERSONS IN ADVERTISING TO SENIOR FEMALE CONSUMERS

A Thesis

Presented to

The Faculty of the School of Journalism & Mass Communications

San Jose State University

In Partial Fulfillment

of the Requirements for the Degree

Master of Science

by

Kathleen M. Caine

August, 1993

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APPROVED FOR THE SCHOOL OF

JOURNALISM & MASS COMMUNICATIONS

Dr. William Tillinghast RAn:S Dr. Dennis Wilcox Prof. Tom Jordan APPROVED FOR THE UNIVERSITY an en

ABSTRACT

USE OF SENIOR CELEBRITY SPOKESPERSONS IN ADVERTISING TO SENIOR FEMALE CONSUMERS by Kathleen M. Caine

This study explored the usefulness of Locus of Control (LoC) in describing and segmenting senior female consumers and predicting their response to different celebrity types in advertising. LoC measures one's sense of control over destiny and possibly weakens with the debilitating or isolating effects of aging. LoC has been negatively linked with persuadability.

San Francisco Bay Area women over 55 (n=164) were segmented by their responses to demographic, lifestyle, and attitude statements related to LoC. Four consumer segments were identified and their reactions to print advertisements featuring four senior female celebrities were measured. LoC aided in understanding the attitudes and lifestyles of each segment. Its usefulness as a predictor of response to celebrities was not established.

The celebrities represented four personalities; "grandmotherly," "authoritative," "sexy," and "professional." Subjects associated the attributes of those celebrities with well-defined personalities to users of the products. Few women identified personally with the celebrities.

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Table of Contents

Introductio	n	••	••	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	1
Literature H	Review	••	•••	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	3
Methodolo	gy: Surv	ey Des	sign	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	17
Findings: A	Analysis	and Re	sults		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	24
Conclusion	is and Di	scussi	on	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	• •	42
References		••	•••	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	• '	47
Appendix A	A - Pilot	Study	Ques	tio	nr	nai	re	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	50
Appendix 1	B - Anno	otated S	Surve	у	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	55
Appendix	C - Chan	ges to	Baile	y'	s S	Sur	ve	y a	and	1 C	Dha	ani	an	's i	Sc	ale	:	•	•	•	•	•	•		67

List of Tables

Table 1.	Adjectives Describing the Four Celebrity Types
Table 2.	Percentage Frequency Distributions for Demographic Data
Table 3.	Oneway ANOVA for Psychographic Variables: 3 Cluster Design 25
Table 4.	Oneway ANOVA for Psychographic Variables: 4 Cluster Design 27
Table 5.	Analysis of Variance for LoC Means for 3 Cluster Design
Table 6.	Analysis of Variance for LoC Means for 4 Cluster Design
Table 7.	Analysis of Variance for Source Credibility Means
Table 8.	Analysis of 3 and 4 Cluster Differences: Lansbury's Source Credibility 35
Table 9.	The $\%$ of Respondents Who Assigned Adjectives to Each Celebrity 38
Table 10.	T-Test Results for Self-Improvement Video Advertisements

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Introduction

The population of senior Americans (over-55) is growing, along with their discretionary income. This has generated discussion on how advertisers can successfully target these consumers. One area of research focuses on defining the consumer subsegments in what was once thought to be a homogeneous group. A second area of interest is the use of advertising by this audience. A critical aspect is how they react to portrayals of seniors in advertising.

Attitude studies show that seniors respond to older (gray and wrinkled) models on a personal level, evaluating them in terms of their own self-perceptions. This internalization should aid in getting the advertiser's message noticed and accepted. Unfortunately, most older models used in advertising evoke a negative reaction from senior consumers.

This may be because when older models are shown, even in positive portrayals, there is a tendency to stereotype them as less involved, sedentary, and frail. Portrayals that deviate from this norm have been unrealistic or less than flattering. When the older models act younger than expected, the audience is supposed to laugh. For example, a granny-like character blasts a punk rocker out of the stadium with her electric guitar skills. Grandmothers who plays rock guitar are no longer that unusual, or "cute."

Although a review of the literature finds some discussion, there is little research on the use of older models in marketing to the elderly. Bailey (1987) laid the groundwork

1

for testing different advertising techniques for effectiveness with senior segments. It was she who suggested examining spokespersons and source credibility.

Further study is important from a socialization perspective. Swayne and Greco (1987) point out that an increased use of older models would show that many seniors are active in society as well as potential customers. Positive portrayals would provide better role models and reference groups.

This exploratory study examines the use of senior, celebrity spokespersons in advertising. Celebrities carry associations which might aid in viewer recall, enhance a product's image, and teach product information. However, celebrities are full-blown personalities; different people react differently to them. Thus, it is important that the right celebrity be targeted to the right group to ensure a positive response. This study is a start towards identifying consumer subsegments within the senior audience and predicting their reactions towards specific types of celebrities.

Literature Review

A Significant Market

Advertising to the senior American consumer is a hot topic. "Between 1990 and the year 2000 . . . the 50-and-older age group will grow by 18.5 percent to 76 million people" (Ostroff, 1989, p. 26). Until recently, little effort was made to attract these buyers (Swayne & Greco, 1987; Bivins, 1984). Seniors were perceived by advertisers to be poorer than other age groups as well as more rigid and unchanging in their buying habits. However, Lumpkin and Festervand (1987) showed that seniors are often among the first to adopt a new product, service or idea.

Statistics show the importance of the older population as consumers. "Although they represent only 25% of the total US population, Americans over 50 now have a combined annual personal income of over \$800 billion and control 70% of the total net worth of U.S. households--nearly \$7 trillion of wealth" (Dychtwald & Flower, 1989, p. 8).

What exactly do advertisers know about this segment of the population? Longer lifespans, better health care, and improved living conditions are changing the senior profile (Visvabharathy, Ganesan & Rink, 1985). Further, the differences between a working 55-year-old woman and a 75-year-old retired man are many. Advertisers, who lumped everyone into the single category, "Old," are searching for a meaningful way to identify and describe the subsegments in the over-55 market.

Segmenting the Mature Consumer

At present, there is no generally accepted way to segment the older population. There has been a movement toward psychographics, which involves the use of a somewhat arbitrary blend of personality, lifestyle, and demographic information. Most of the work discussed here, knowingly or not, uses a psychographic approach to describe elderly consumer groups.

The usual approach to this type of research is for subjects to answer questions covering a range of psychographic data. Their answers are subjected to factor and cluster analysis and they are described in terms of the specific subgroups uncovered. Marketers then attempt to link segments to specific buying and media behavior.

The first psychographic method to gain widespread use by marketers was the Values and Lifestyles (VALS) system. It "divided the American population into nine segments, organized along a hierarchy of needs. At the bottom were Survivors and Sustainers; at the top were the Integrateds" (Riche, 1989, p. 29). In 1988, VALS was abandoned by the company that designed it, and replaced by a new version, VALS 2. It was felt, among other things, that the profiles were too broad, and that the passing of time had impacted the segments, creating values and lifestyles "too fragmented to predict consumer behavior" (p. 26).

VALS 2 sought to correct these shortcomings by asking questions that revealed core beliefs, rather than shifting values. It identified eight groups in a rectangular format, "by their resources (minimal to abundant) and . . . by their self-orientation (principle,

status, or action oriented)." The problem with using VALS 2 to segment the elderly is that resources, defined to include income, education, self-confidence, health, eagerness to buy, intelligence, and energy level" were assumed to diminish with old age (Riche, 1989, p.30). Seniors tended to end up on the bottom of the rectangle, classified as "strugglers." With the rapidly changing senior profile, VALS 2 is inadequate.

Other methods used were the Rokeach Value Survey (RVS), which identified values and ranked them by importance to the respondent and the List of Values (LOV), which attempted to evaluated more specifc, less abstract values. For example, rather than survey about the importance of world peace, LOV asked about personal security and self-protection (Kahle & Kennedy, 1989). The PRIZM market segmentation system, developed by Claritas Corporation, identified lifestyle clusters and tied them to demographic databases to help marketers pinpoint where to reach these consumers (Lee, 1990).

None of these methods has been accepted as a standard for segmenting the senior population. A major reason is the role income played in the segmentation schemes. For example, many seniors have paid off their mortgages and are no longer supporting children. Although they may have less annual income, they may enjoy substantial discretionary funds and consider themselves well off. Other seniors may perceive themselves poorer than they actually are simply because they have retired and are on fixed incomes. Some may enjoy senior programs and benefits that are subsidized by the government (Bailey, 1987). None of these factors is reflected in income.

5

The specific needs of the senior consumer have led to several segmentation schemes devoted to this group alone. For example, Linden (1984) found three consumer subsegments among seniors, based on purchasing power, affluence, and involvement in the work force. Bartos (1980) described them by looking at the "watershed events that occur after 49 and time-health-money relationships" (p. 141). The three groups of marketing significance she identified were similar to those uncovered by Linden (1984). The "Active Affluents," "Active Retireds," and "Homemakers" were all roughly described by their involvement with the outside world and by their spending power.

Understanding the attitudes and buying behavior of identified segments helps determine the most effective advertising approaches to use with each group. For example, when Day, Davis, Dove, and French (1988) described senior consumers as "Self-Sufficients" and "Persuadables," they suggested advertisers portray members of the first group as "self-confident, independent, and outgoing . . . leading active lifestyles and . . . looking the part of a sociable, up-to-date person" (p. 27). They believed factual information would be more influential with this group. For Persuadables, models could be shown in "scenarios centered on activities in and around the home." Advertising should show them "seeking recommendations, advice, and information from significant others" (p. 27).

One topic found in the literature presents yet another angle for describing seniors, and may possibly be linked to persuadability. It is the locus of control construct.

6

Locus of Control

Simplified, locus of control classifies people in terms of their personal sense of control over their lives. "Internals" perceive themselves as having higher levels of control and are resistant to persuasion. "Externals" are more persuadable, see themselves as having less control over events, need approval, and tend to conform. Locus of control serves as an indicator of how the subjects interact with the real world. Since Internals have been found to be less persuadable than Externals, it may also determine how receptive, or resistant, people might be to specific advertising techniques (Bailey, 1987).

Although locus of control can be used in any age group, it would seem particularly related to the senior population because it can reflect the effects of aging on lifestyle. That is, a person may become more external later in life, due to the effects of retirement, loss of loved ones, and physical disability. Day, Davis, Dove, and French (1988) observed this relationship in their psychographics study. However, it is unusual. Ryckman and Malikioski (1975) found that seniors generally felt personally competent with control over outcomes in all aspects of their lives, especially when compared to their younger counterparts.

Locus of Control and Advertising

Locus of control is related to how advertising is used as an information resource for older consumer decisions. Lumpkin and Festervand (1987) found that Internals relied on personal experience or objective sources to make their buying decisions, while Externals tended to rely on catalogs, guarantees, endorsements, and advice from family. Smith, Moschis, and Moore (1985) noted that the reliance on advertising for consumer information grew with the user's age. Again, there may be a relationship to the externality experienced by the aging consumer. Other sources of information, such as family, friends, and fellow-workers may no longer be available because of death, relocation, or retirement. Of course, an increase in media use does not automatically mean an equal increase in the value placed on it as an information source.

Links between locus of control and attitude towards advertising have also been found. Consumer segments identified by Festervand and Lumpkin (1985) suggest a correlation between externality and negative attitudes towards advertising. That is, older, (70-79) single women, who were more likely to be classified External, distrusted advertising more than younger (60-69) married men, who tended to be Internals. Why Externals are more distrustful yet more reliant on advertising is a question that needs further study.

Locus of control has been linked to persuadability, yet little research has tested whether Externals and Internals are truly more susceptible to different advertising persuasion techniques. Bailey (1987) was able to establish a connection between the effectiveness of fear appeals as a persuasive technique only in the case of extreme Externals, who are dependent on others for survival because of very poor health.

It is difficult to compare different study results and use them effectively to plan an advertising strategy without a standard method of segmentation. Bailey (1987) developed a method for segmentation and tested subgroups as the independent variable against locus of control and reaction to fear appeals. Verifying her findings of three distinct consumer groups is a starting point for standardization.

The utility of locus of control as part of a standard segmentation approach using psychographics should be further explored. Like Bailey (1987), other researchers can test various advertising techniques as they relate to the identified segments and locus of control by adapting the original Rotter scale for locus of control to fit their own particular focus. With this in mind, the following hypothesis was formulated:

H1 - Membership in a specific segment of the senior market, as determined by lifestyle statements and demographics, will predict different levels of locus of control (internality/externality).

Use of Older Models in Media and Advertising

Many advertisers believe that using older models (with gray hair and wrinkles) in advertising will repel, and therefore lose, younger audiences (Milliman & Erffmeyer, 1989; Visvabharathy & Rink, 1985). Others disagree. A survey of advertising executives showed 44% of the respondents thought older spokespersons were effective in increasing product sales to general audiences (Greco, 1988). A majority of 74% thought they were effective in persuading audiences to switch brands. Davis (1980) noted that the older spokesperson implies "stability, acceptance over a long period of time, wisdom, and other sterling virtues" and could "add an aura of value to the product" (p. 61).

Respondents to Greco's survey noted that the usefulness of older models was dependent on the nature of the product in question. Any test of techniques must allow for the fact that the highest (most positive) evaluation for any advertisement comes when there is a logical match between model age and product orientation (Rotfeld, Reid, & Wilcox, 1982; Greco, 1988).

Content Analysis of Elderly in Advertising

Content analysis studies show seniors are under-represented in advertising, given the percentage of the population they make up (Atkins, Jenkins, & Perkins, 1990/1991; Swayne & Greco, 1987; Ursic, Ursic & Ursic, 1986). Older models were most often used with food and health products. They were also present in advertisements for consumer and financial services, hotels, and products targeted at general audiences (Greco, 1988; Atkins et al., 1990). Although older models were seen, they rarely played major roles.

Researchers had different findings examining how seniors are portrayed. Bramlett-Solomon and Wilson (1989) found older models are often stereotyped and unattractive. In fact, many seniors were very disenchanted with how they were portrayed (Festervand & Lumpkin, 1985). Yet, Swayne and Greco (1987) found very few advertisements that actually showed seniors as comical, feeble, or confused.

For senior audiences in particular, positive models are useful. Kvasnicka, Beymer and Perloff (1982) noted that magazines targeted specifically to the elderly showed active and positive models. Older characters were portrayed in prestigious jobs or situations. These magazines were successfully marketing to their older audiences.

As they age, women will eventually far outnumber men, yet the bias against using them in advertising is strong. For example, seniors shown in magazine advertisements were about three times more likely to be male than female (Kvasnicka et al., 1982). The studies cited found senior women were usually shown in a family or home life context. Where seniors were portrayed as advisors, they were more likely to be male than female (Atkins et al., 1990; Swayne & Greco, 1987; Ursic et al., 1986).

These findings are interesting, given that women make many of the household buying decisions. Perhaps advertisers assume senior women are more likely to look to their husbands or other male authority figures for consumer advice. Or perhaps they simply do not consider the senior female consumer an important enough audience to target.

Marketers to the mature consumer need to examine whether the increased use of older models in advertising, especially women, will increase sales to this important consumer group. As the lifestyles and self-concepts of seniors change, it is increasingly important to understand how seniors relate to older models in order to determine which types will attract and which will repel.

Use of Celebrities

A marketing technique known as cohort analysis describes "the generations of people with the same birth years and core values. These values are formed between the

11

ages of 13 and 20 by significant events and endure throughout one's life." One segment, identified as the "Transitioners," was found to be "influenced by endorsements of celebrities from their value years" (Perkins, 1993, p. 23). Since Transitioners ranged from 60 to 80 years old, more information on what impact celebrities had on subsegments within the group would be useful.

Roughly one-tenth of advertising includes celebrities. Advertisers believe that "messages delivered by well-known personalities achieve a high degree of attention and recall for some consumers" (Ohanian, 1991, p. 46).

Celebrities are selected "because of their ability to echo established roles or traits [which] can capitalize on existing public perceptions" (Lautman, 1991, p. 16). Thus, Dennis Weaver, years after *Gunsmoke*, uses his cowboy image to help promote Great Western Savings.

Viewers respond to celebrity appeals in two ways. Internalization, where the viewer adopts what the celebrity tells them because he or she is viewed as "honest and sincere and is congruent with their value system," and identification, where an individual aspires to be like the celebrity (Kamins, 1989, p. 36).

Associating a spokesperson's attributes, traits, or values to a product or service is called "prototypical bonding" (Lautman, 1991). Advertisers play on the user's desire to have, or be seen as having, the attributes, traits, and values embodied in the spokesperson. Thus, women who admire and wish to emulate Elizabeth Taylor are encouraged to do so by wearing her perfume. If the characteristics of the product do not match the image conveyed by the celebrity, the effort is wasted (Walker, Langmeyer, & Langmeyer, 1992; Kamins, 1990). Endorsers can pass on their images to products, especially those that are new, generic, or undefined. The wrong celebrity will taint the product, so the totality of the celebrity's symbolic meaning must be examined. For example, one study showed that while Madonna is considered luxurious and sexy, she is also considered low-class. Associating her with a product can have an adverse impact (Walker et al., 1992).

Finding the right celebrity for a product involves many factors. First, there are "Q" scores, which measure marketable popularity and recognizability (Slinker, 1984). These scores are a ratio of those familiar with the celebrity who rank him or her favorably over those who rank him or her negatively. After high Q scores, advertisers look at source credibility, "a communicator's positive characteristics that affect the receiver's acceptance of a message" (Ohanian, 1990, p. 41).

Ohanian (1991) defined a valid and reliable scale for source credibility made up of three factors. Expertise is "the knowledge that the communicator seems to possess to support the claims made in the advertisements" (p. 46). Trustworthiness is the "consumer's confidence in the source for providing information in an objective and honest manner" (p. 47). Attractiveness is self-explanatory.

Armed with a source credibility scale, it is possible to measure a celebrity's impact on segmented audiences, which allows the formulation of the following hypothesis:

H2 - Membership in a specific segment of the senior market, as determined by lifestyle statements and demographics, will predict positive or negative attitude towards specific celebrity types as used in advertising to seniors.

Ohanian (1990) tested the impact of celebrity image on consumers' intent to purchase. She found that while celebrities do create initial interest and attention for an advertisement, there was no guarantee an endorsement would result in attitude changes toward the product. She also found no relationship between how a respondent evaluated a celebrity's source credibility and their intent to purchase. Both of these findings serve as a reminder not to confuse the users' personal response to the celebrity with the measurement of an advertisement's effectiveness.

Older Model Identification and The Mature Consumer

Interestingly, seniors are guilty of stereotyping other seniors. Seeing an older person who is not visibly aged, inactive, and poor, they are more likely to assume the person is an "exception to the rule" than to change their own perceptions (Davis, 1980).

Seniors *do not* stereotype themselves or those in their own social circle. Brewer and Lui (1984) showed that seniors recognized more variability in terms of social and personality attributes in that subgroup in which they placed themselves. This explains why they are more likely to reject "unlike" older models who don't tie in with their self-concepts. In a study of old age appearance codes in advertising, Kaiser and Chandler (1988) learned that senior subjects had a diversity of reactions ranging from negative to positive toward various types of older models. They noted that, unasked, the subjects would personally respond to the models, comparing themselves, and coming out better, especially to the more outmoded ones.

Personal comparisons are common. Schriber and Boyd (1980) showed that older models in advertising were often viewed by those over 65 as "just like them." In contrast, Milliman and Erffmeyer (1989) noted that seniors identified better with models 15% to 20% younger because they matched the age the subjects "felt" (cognitive age), rather than the subjects' chronological age.

The contradiction in findings can be explained. Seniors are staying more active, and do not relate to chronological age because it still carries the associations of what life was like at that age 10 or more years ago. Since chronological age does not match self-perceived age, products advertised as being specifically for the aged are in danger of being rejected (Kirkeby, 1980). Striking a balance between cognitive and chronological age when using older models is critical, until assumptions about chronological age adjust to accurately reflects lifestyles (Stephens, 1991).

How important is it that the senior consumer identify with a spokesperson in advertising as "like me?" Is it more significant for some subsegments of the senior population than others? Can a link between "like me" and "not like me," locus of control, and favorable attitudes towards a spokesperson be established, justifying use of Internality and Externality as part of a consumer segmentation method? The following hypotheses address these questions:

H3 - Subjects described as Externals will view more positively the credibility and authority of the "not like me" celebrities than "like me."

H4 - Consumers described as Internals will view more positively the credibility and authority of the "like me" celebrities than "not like me."

In view of the findings on prototypical bonding, a final question arises. If relevant celebrity models are found, will seniors extend assumed characteristics of the celebrity to users of the product?

H5 - Subjects will assign perceived attributes of the spokesperson to the users of the product endorsed.

This study hopes to show that the use of active, positive older models should not be neglected. Rather, better models, more adapted to senior, consumer segment needs, could prove very effective in reaching the senior audience.

Methodology: Survey Design

This study explores whether segmented consumer groups among senior women respond differently to specific celebrity types. Although not all types could be included, four different ones were selected, with the hope that respondents would be able to identify at least one as similar to themselves. This was necessary to test the fourth and fifth hypotheses, where the celebrity was defined as either "like me" or "not like me."

The four types chosen were described as grandmotherly, skilled professional, authoritative, and sexy. The celebrities chosen to represent these types were respectively: Marion Ross, who played a mother on "Happy Days" and a grandmother on "Brooklyn Bridge"; Angela Lansbury, famous for a long and varied movie career, as well as for her role as a mystery writer on "Murder She Wrote"; Dr. Joyce Brothers, a psychologist who wrote several books, as well as hosted a radio and television talk show; and Joan Collins, a movie star who, after playing predominantly sexy roles, took the part of glamorous Alexis on the long running television program "Dynasty."

Part 1: Pilot Study Method and Results

A pilot study group was used to verify that the celebrities selected were unique personality types from the subject age group perspective. Eight women over 55, who were residents of Fremont, California, participated.

Subjects were given three minutes to list as many female celebrities over 55 as they could. Although three of the study celebrities were not listed, a review of the data did not provide better candidates for the types wanted. Only three names came up more than three times; Angela Lansbury, Elizabeth Taylor, and Nancy Reagan. Elizabeth Taylor's well-known romantic escapades and social activism gave her too diverse an image for this study. Nancy Reagan's political background made her an unrealistic candidate for commercial advertisements.

The subjects were then asked if they were familiar with the four celebrities suggested for use in this study. (Only names were given, no label or other information was provided). If they recognized a name, they indicated where they knew the celebrity from (i.e., television) and wrote two adjectives to describe her. One subject was unfamiliar with Marion Ross. With that exception, respondents correctly identified each celebrity. Responses showed that the researcher's assumptions about each celebrity's type were similar if not exact. Marion Ross was uniquely described as motherly, Joan Collins as attractive and sexy, Joyce Brothers as knowledgeable and Angela Lansbury as talented.

Next, a list of adjectives was provided and subjects asked to check off those that described each celebrity. The list included the elements of trustworthiness, knowledge, and attractiveness found to be an important part of source credibility (Ohanian, 1990). The results were counted and any adjectives which appeared five or more times was considered a useful description of the celebrity. Marion Ross's description was based on a score of four or more to allow for the fact that one subject did not recognize her.

Table 1 shows the results of the adjectives search. Interestingly, with the exception of "self-centered," no negative adjectives from the original list were selected.

This might indicate a desire on the part of the subjects to "be nice." Again, although there was some overlap, each celebrity was clearly distinct from the others. Marion Ross was lovable and giving, Joan Collins was beautiful and sexy, Joyce Brothers was knowledgeable and Angela Lansbury was healthy, energetic and admirable.

The subjects were asked whether they thought older women are realistically portrayed in mass media. The researcher wished to see if the subjects would discuss portrayals in terms of themselves. They did not. The general consensus was that older women were under-represented and sometimes negatively portrayed. However, about half of the respondents commented that portrayals were becoming more believable, and several noted that realistic portrayals depended on what commercials and programs were watched.

A copy of the pilot study questionnaire is attached as Appendix A.

Table 1 - Adjectives Describing the Four Celebrity Types, (N=8)										
Marion Ross Grandmotherly	Joan Collins Sexy	Dr. Joyce Brothers Authoritative	Angela Lansbury Skilled Professional							
Mature	Sophisticated	Mature	Mature							
Sensible	Self-Centered*	Sensible	Sensible							
Sweet*	Self-Reliant	Self-Reliant	Sophisticated							
Simple*	Sexy*	Trustworthy	Loving							
Loving	Attractive	Intelligent	Self-Reliant							
Giving*	Beautiful*	Knowledgeable*	Attractive							
Attractive			Trustworthy							
Trustworthy			Intelligent							
Average*			Energetic*							
Lovable*			Admirable*							
			Healthy*							
*Adjective unique to celebrity.										

<u>Note</u>. Results of adjective selection from pilot study. Adjectives selected by 50 percent or more of the respondents to describe the celebrity.

Part Two: Exploratory Study

Survey design. This study used a convenience sample. It was restricted to women models and subjects because it tested for a relationship between "like me" and "not like me." Findings are not meant to be generalized to a larger population. A survey was administered to 164 women, age 55 or over, in Fremont, Milpitas, and Pleasanton, California. Subjects were attending local fund raisers, church meetings, or senior centers. A donation of \$3 was made to the sponsoring organization for each survey completed.

Packets were handed out by the researcher or trained assistants and took about 20 minutes to complete. A copy of the survey, annotated for coding, is attached as Appendix B.

Sections 1 and 3 of the survey closely resembled the survey designed by Bailey (1987) in her study, *The Persuasibility of Elderly Consumers*. Section 1 contained demographic questions. Section 3 asked respondents to indicate level of agreement with 21 lifestyle statements originally designed to "assess differential perceptions of those characteristics known to be related to locus of control and fear arousal" (Bailey, 1987, p. 223). This portion of the survey was modified by the researcher to focus more on dimensions of self-reliance and advice-seeking. Responses would be used to determine if any distinct segments could be described using cluster analysis. See Appendix C for a detailed explanation of changes.

Section 2 measured respondents' locus of control (internality/externality) in order to explore a link between locus of control and membership in a senior market segment.

21

These five forced-choice pairs were selected from Rotter's Internality/Externality Scale to emphasize variables related to self-reliance (Rotter, 1966).

In Sections 4 and 5, the participants were randomly given one of four sets of print advertisements. Each set featured two of the four spokespersons; one promoting skin care products, the other self-improvement videos. The ads talked about generic product benefits but did not use any of the adjectives discovered in the focus group. The products were of a personal nature because they require more personal involvement on the part of the respondent.

It was decided to include two celebrities with each survey instead of one. Pre-testing had shown that Marion Ross was less well known than the other celebrities. This portion of the survey would be usable, as long as the subject recognized at least one of the spokespersons. Two different advertisements were needed so that responses would not be skewed by previous exposure to the same product.

In Section 4, subjects chose from a list of adjectives to describe the person they thought would use the skin care products or self-improvement videos. The list was derived from the unique descriptions of the celebrities identified in the pilot study (see Table 1). It would be used to determine if attributes of the celebrities were passed on to users of the product.

In Section 5, the subjects rated the celebrities using a variation of the source-credibility scale developed by Ohanian (1990) and described in Appendix C. Her semantic differentiation measurement was replaced by a five-step agreement scale to

avoid several answer formats. Questions about whether the celebrity was "familiar," "like the subject," or "like the subject's friends" were added. These validated the subject's familiarity with the celebrity, while the "like me" statement would be an independent variable for testing whether membership in various clusters is a predictor of response. Changes were also made to the scale in order to reduce the number of variables. See Appendix C for detailed explanations.

Findings: Analysis and Results

Identifying Clusters

Cluster analysis was performed for the demographic and psychographic variables, using Squared Euclidian measures and the Complete Linkage method. Three and four cluster designs were analyzed. The frequency distributions of the demographic data for each of the clusters identified is shown in Table 2.

A oneway ANOVA with LSD ranges was performed to test the 21 psychographic variables by cluster and to determine which mean differences between groups were significant. The results are summarized in Tables 3 and 4.

Few differences. With a similar survey design, Bailey (1987) found three distinct consumer groups which she described as the "Working Active Elderly" (WAE), the "Retired Elderly" (RE), and the "Disabled Nonactive Elderly" (DNE). Although this study was restricted to women, similar groups were defined, only in different percentages. This result can be explained by comparing samples. In Bailey's study, the older DNE group was over represented because retirement homes were used as a major source of subjects. The senior centers, fund-raisers and church groups used in this study provided more active, younger subjects.

Average incomes were also different. This may be due to changes which have taken place in the six years since Bailey's survey, including inflation and an increase in the percentage of retired women. Another influence is location; salaries and

Table 2 - Percentage Frequency Distributions for Demographic Data											
	THREE	CLUSTER	DESIGN		FOUR CLUSTER DESIGN						
	RE	DNE	WAE		RED	RES	DNE	WAE			
	n=71	n=66	n=27		n=71	n=35	n=31	n=27			
AGE											
55-60	8.5	3.0	51.9		8.5	5.7	0.0	51.9			
61-65	12.7	15.2	18.5		12.7	14.3	16.1	18.5			
66-70	21.1	24.2	7.4		21.1	22.9	25.8	7.4			
71-75	21.1	31.8	14.8		21.1	34.3	29.0	14.8			
76-80	16.9	15.2	3.7		16.9	11.4	19.4	3.7			
81-plus	2.8	10.6	3.7		16.9	11.4	9.7	3.7			
n/a	0.0	0.0	0.0		2.8	0.0	0.0	0.0			
MARITAL											
single	4.2	1.5	3.7		4.2	0.0	3.2	3.7			
married	46.5	30.3	66.7		46.5	37.1	22.6	66.7			
divorced	5.6	4.5	11.1		5.6	5.7	3.2	11.1			
widowed	43.7	62.1	11.1		43.7	54.3	67.7	11.1			
n/a	0.0	7.4	7.4		0.0	2.9	3.2	0.0			
EMPLOYMENT											
Full time	0.0	1.5	22.2		0.0	0.0	3.2	22.2			
Part time	2.8	0.0	40.7		2.8	0.0	0.0	40.7			
Retired	76.1	77.3	14.8		76.1	82.9	71.0	14.8			
Homemaker	18.3	19.7	11.1		18.3	14.3	25.8	11.1			
n/a	2.8	1.5	11.1	[2.8	2.9	0.0	11.1			
EDUCATION											
To Grade 12	43.7	48.5	22.2		43.7	45.7	51.6	22.2			
Some College	36.6	39.4	33.3]	36.6	37.1	41.9	33.3			
4 Year Degree	8.5	6.1	29.6]	8.5	8.6	3.2	29.6			
Grad. School-plus	9.9	3.0	7.4		9.9	2.9	3.2	7.4			
n/a	1.4	3.0	7.4		1.4	5.7	0.0	7.4			
INCOME											
0-10,000	22.5	24.2	14.8]	22.5	17.1	32.3	14.8			
10,001-25,000	28.2	47.0	18.5	ļ	28.2	51.4	41.9	18.5			
25,001-40,000	23.9	9.1	29.6		23.9	14.3	3.2	29.6			
41,001-plus	8.5	0.0	25.9]	8.5	0.0	0.0	25.9			
n/a	16.9	19.7	11.1		16.9	17.1	22.6	11.1			

Table 3 - 3 Cluster Design: Oneway ANOVA for Psychographic Variables RE n = 71, DNE n = 66, and WAE n = 27								
Variable	RE Mean	DNE Mean	WAE Mean	F Ratio	F Prob.	df	Groups sig. dif.*	
I am not old enough to retire.	3.26	3.19	3.81	1.61	.202	2,142	None	
I think of myself as a senior citizen.	3.99	4.38	2.19	31.84	.001	2,159	3; 1, 2	
I am still in good health.	4.51	3.94	4.38	4.09	.019	2,156	1; 2	
I consider myself financially secure.	4.32	3.30	3.78	12.97	.001	2,159	1; 2, 3	
I am living on a fixed income and my funds are very limited.	3.13	1.68	3.33	22.60	.001	2,158	2; 1,3	
I have a lot of free, leisure time.	3.59	3.17	2.56	4.82	.009	2,160	1; 3	
My health seriously restricts my activities.	3.84	3.06	4.04	6.68	.002	2,160	2; 1,3	
I travel more now than I used to.	3.49	2.78	3.63	4.76	.010	2,158	2; 1,3	
I am still a member of the work force.	1.76	1.44	4.59	88.48	.001	2,148	3; 1,2	
I have difficulties making ends meet.	3.79	3.39	3.67	1.27	.284	2,156	None	
My job makes me feel important.	2.36	2.60	3.96	11.21	.001	2,134	3; 1,2	
I go to work every day.	1.82	1.65	4.44	43.22	.001	2,137	3; 1,2	
I need other people's help to get things done.	4.00	3.47	3.96	2.63	.075	2,153	**1; 2	
Now I have the time and money to do the things I've always wanted to do.	3.88	2.36	2.81	23.54	.001	2,157	1; 2,3	
I feel helpless very often.	4.03	3.57	4.22	2.98	.054	2,157	2; 3	
I like myself.	4.60	4.49	4.56	0.30	.744	2,154	None	
I often do not get what I want.	2.89	2.70	3.52	3.24	.042	2,153	2; 3	
I exercise regularly.	3.52	3.30	3.56	.46	.634	2,150	None	
I enjoy being retired.	4.50	4.11	2.52	22.65	.001	2,147	3; 1,2	
I ask others opinions before making important decisions.	4.05	3.50	3.07	5.32	.006	2,152	1; 2,3	
I mostly rely on my own experience when making important decisions.	4.00	4.38	4.22	2.03	.135	2,155	**1; 2	
*At .05 level **Multiple range test (LSD pr 1 = RE, 2 = DNE, 3 = WAE	rocedure)	between p	airs of gro	oups reveale	ed significa	ant differen	ces.	

Note. A 1 to 5 agreement scale was used, where 1 is strongly disagree and 5 is

strongly agree. Negative statements used a reverse scale.

Table 4 - 4 Cluster Design: Oneway ANOVA for Psychographic Variables RED n=71, RES n = 35, DNE n = 31, and WAE n = 27									
Variable	Variable RED RESI DNE WAE F F Groups								
	Mean	Mean	Mean	Mean	Ratio	Prob.	df	sig. dif.*	
I am not old enough to retire.	3.23	3.14	3.23	3.81	1.13	.339	2,142	None	
I think of myself as a senior citizen	3.94	4.37	4.40	2.19	20.31	.001	2,159	4; 1,2,3	
I am still in good health.	4.51	4.74	3.03	4.38	17.75	.001	2,156	3; 1,2 4	
I consider myself financially secure.	4.33	4.06	2.45	3.78	24.13	.001	2,159	3; 1,2,4 1 & 4	
I am living on a fixed income and my funds are very limited.	3.13	1.66	1.71	3.33	15.11	.001	2,158	2; 1,4 3; 1,4	
I have a lot of free, leisure time.	3.56	2.80	3.58	2.56	4.68	.004	2,160	1; 4,2 3; 4,2	
My health seriously restricts my activities.	3.86	3.97	2.03	4.04	17.45	.001	2,160	3; 1,2,4	
I travel more now than I used to.	3.50	3.03	2.50	3.63	3.92	.010	2,158	3; 1,4	
I am still a member of the work force.	1.75	1.55		4.59	59.54	.001	2,148	4; 1,2,3	
I have difficulties making ends meet.	3.81	4.26		3.67	11.30	.001	2,156	3; 1,2,4	
My job makes me feel important.	2.34	3.18	1.96	3.96	11.43	.001	2,134	2; 1,3 4; 1,2,3	
I go to work every day.	1.81	1.89	1.35	4.44	30.02	.001	2,137	4; 1,2,3	
I need other people's help to get things done.	4.01	4.00	2.82	3.96	5.91	.001	2,153	3; 1,2,4	
Now I have the time and money to do the things I've always wanted to do.	3.90	2.89	1.72	2.81	22.04	.001	2,157	3; 1,2,4 1; 2,4	
I feel helpless very often.	4.04	4.14	2.90	4.22	7.17	.001	2,157	3; 1,2,4	
I like myself.	4.61	4.68	4.29	4.56	1.56	.213	2,154	None	
I often do not get what I want.***	2.88	3.26	2.06	3.52	6.54	.001	2,153	3; 1,2,4 1& 4	
I exercise regularly.	3.54	3.40	3.17	3.56	.47	.705	2,150	None	
I enjoy being retired.	4.51	4.66	3.47	2.52	23.46	.001	2,147	4; 1,2,3 3; 1,2	
I ask others opinions before making important decisions	4.06	3.34	3.69	3.07	4.05	.008	2,152	1; 2,4	
I mostly rely on my own experience when making important decisions.	3.97	4.63	4.10	4.22	2.94	.035	2,155	2; 1,3	
*At .05 level. 1 = RED, 2 = RES, 3 = DN	<u>1E, 4 = V</u>	VAE.							

Note. A 1 to 5 agreement scale was used, where 1 is strongly disagree and 5 is

strongly agree. Negative statements used a reverse scale.

incomes tend to be higher in California and urban areas. Years of education were also slightly higher, again probably due to the location and effects of time.

Three cluster findings. Working Active Elderly (WAE) made up 17% of the sample. Members of this group were less than 65 years old and married; a few were divorced. Easily the best educated group, 68% had some college or a four year degree. Most still worked, 59% felt they did not have a lot of free and leisure time. They did not consider themselves seniors, nor old enough to retire; in fact, 77% said their job made them feel important. This group had the highest incomes; over half had \$25,000 or more annually. While 37% agreed they did not always get what they wanted, 59% disagreed.

Retired Elderly (RE) made up 43% of the sample. Half the members of this group were between 66 and 75 years old. Most had either some college or had finished high school. RE were equally likely to be married or widowed. They were enjoying retirement; some 63% said they had plenty of leisure time, as well as the time and money to do the things they wanted to do. With about the group half living on limited or fixed incomes, annual income was evenly distributed between \$10,000 and \$40,000. RE considered themselves financially secure. However, about 52% agreed they often did not get what they wanted.

Disabled Nonactive Elderly (DNE), who made up 40% of the sample, were 66 or older. They were twice as likely to be widowed as married. Almost 49% had a high school education; 39% had some college. Retired, DNE income was usually less than

\$25,000 annually. Although 86% lived on limited or fixed incomes they were not significantly more inclined to say they had difficulties making ends meet. This group traveled the least. About 23% considered themselves not in good health and 39% needed others help to get things done. About 59% felt they usually did not get what they want.

Four cluster findings. In the four cluster design, the Working Active Elderly (WAE) group stayed the same and made up 19% of the sample. The Disabled Nonactive Elderly (DNE) group split and a new group more similar to Retired Elderly (RE) emerged.

The new DNE, who made up 19% of the sample, became more extremely defined. Now three times more likely to be widowed, they were older and less educated than their three cluster counterparts. With 23% agreeing "I have difficulty making ends meet," differences became significant between this group and the others F(3,156) = 11.303, p < .001. Their financial difficulties and restricted activities made their increased leisure time meaningless. Only 60% enjoyed retirement (the lowest score of any grouping), and a high 77% said they did not usually get what they want.

The RE group became two distinct subsets, Retired Elderly Satisfied (RES) and Retired Elder Dissatisfied (RED), respectively 21% and 43% of the sample. The reasoning for these designations came from analysis of their responses to the psychographic data.

For example, while health and marital status remained similar, and the demographic data showed both groups were retired, 22% of RES indicated their job

made them feel important. This group may have considered volunteer work or homemaking jobs.

While members of both groups were usually 66 or older, RED tended to be older, 34% were over 75 and 42% were between 66 and 75 years old, while for RES, 23% were over 75 and 57% were 66 to 75 years old, yet 20% of RED did not think of themselves as senior citizens, compared to 8% of RES. This might explain why RES scored higher on enjoying retirement. They may have felt it was appropriate to their stage of life.

Both groups agreed they had financial security. However, 69% of RES tended to have less than \$25,000 annually, compared to 51% of RED. While 76% of RED had time and money to what they wanted, less than half of RES did. Although 90% of RES were on fixed or limited incomes, 82% said they did not have trouble making ends meet. In contrast, 42% of RED were on fixed incomes and only 67% did not have trouble making ends meet. RES were 10% less likely than RED to agree they do not get what they want.

The major difference between RES and RED appeared to be attitude. RES seems to have learned to make the most of a limited budget; members did not consider themselves struggling and enjoyed retirement more.

<u>Additional findings</u>. In the three cluster design, RE was more likely to ask others opinions before making decisions, F(2,152) = 2.030, p < .006. RE also relied less on their own experiences when making important decisions. However, differences between means (RE = 4.00, DNE = 4.38, WAE = 4.22) were relatively small.

The four cluster design revealed a sharper difference between RES and the RED, WAE clusters, F(3,155) = 4.0463, p < .0084. RED was much more likely to ask for opinions. The means for RED and DNE showed that these clusters tended to rely less on their own experiences to make decisions than RES (RED = 3.97, RES = 4.63, DNE = 4.10).

Testing Hypothesis 1

H1 - Membership in a different segment of the senior market, as determined by lifestyle statements and demographics, will predict different levels of locus of control (internality/externality).

To test the hypothesis, locus of control scores were determined for each subject by adding the individual scores in Section 2 of the survey. Scores ranged from one to five, with one indicating high externality and five indicating high internality. Mean scores were then calculated and compared for significance using oneway ANOVA and LSD ranges.

Table 5 shows the results of the statistical analysis for the three cluster design. Locus of control scores for RE and WAE were found to differ significantly from DNE, F(2,150) = 3.3119, p < .0391. This indicates that DNE were more external (or less self-reliant). Table 6 shows the results of the statistical analysis for the four cluster design. Again, the DNE cluster was found significantly different from the other clusters at the .05 level, indicating more externality, F(3,150) = 3.830, p = .0112. If membership in a segment of the elderly consumer market is a predictor of locus of control, the null hypothesis that the locus of control means are equal must be rejected for both designs. The null hypothesis is rejected in both the three and four cluster designs; however, only the DNE cluster actually differed significantly from the other groups.

Table 5 - Analysis of Variance for LoC Means For 3 Cluster Design									
Locus of Control	RE -	Cluster 1 n=65	DNE - Cluster n=62		WAE	- Cluster 3 n=26			
Mean		3.82	3	.34		3.77			
Standard Deviation		1.13	1	.12		.95			
Standard Error		.14		.14		.19			
95 % Conf. Interval.	3.5	4 to 4.10	3.05 to 3	.62	3.38	3 to 4.15			
Min./Max. Value		1/5	:	1/5		2/5			
	Significar	nce of Difference	s Between Cluste	rs					
Source	D.F	Sum of Squares	Mean Squares	FI	Ratio	F Prob.			
Between Groups	2	7.96	3.98	3	.3119	.0391			
Within Groups	150	180.29	1.20						
Total	152	188.25							
Clu	sters signific	antly different a	t the .05 level: DN	NE & F	RE				

Table 6 - Analysis of Variance For LoC Means for 4 Cluster Design								
Locus of Control	RED n=66	RES n=33		-	NE =29	WAE n=26		
Mean	3.83		3.61		3.03	3.77		
Standard Deviation	1.13		1.03		1.15	.95		
Standard Error	.139		.18		.21	.187		
95 % Conf. Interval.	3.56 to 4.11	3.24 to	3.97	2.60	to 3.47	3.39 to 4.15		
Min./Max. Value	1/5		1/5		1/5	2/5		
	Significant 1	Differences B	etween	Clusters				
Source		Sum of Squares		ean Jares	F Ratio	F Prob.		
Between Groups	3	13.53		4.52	3.8300	.0112		
Within Groups	150	176.63		1.18				
Total	153	190.16						
Clusters significant different at the .05 level: DNE & RES, RED, WAE								

Testing Hypothesis 2

H2 - Membership in a different senior market segment, as determined by lifestyle statements and demographics, is a predictor of attitude towards specific celebrity types as used in advertising to the elderly.

To address Hypothesis 2, source credibility scores were determined for each celebrity by adding the individual scores in Section 5 of the survey. Scores ranged from 12 to 55 with higher scores reflecting more positive opinions. Source credibility means were calculated and compared for significance using oneway ANOVA and LSD ranges.

In general, the findings did not allow rejection of the null hypotheses, that all source credibility scores are the same. However, in the analysis of group pairs, Angela Lansbury's scores were found to differ significantly from RE and WAE in the three cluster design, and between RES and WAE in the four cluster design, at the .05 level of significance. Tables 7 and 8 summarize the results of the statistical procedure.

Source credibility scores were also broken down into the three components of trustworthiness, knowledge, and attractiveness for further analysis. No significant differences were detected between clusters. The minimal findings suggest that treatments (different celebrities) may have been too similar. This possibility is supported by findings for Hypothesis 5, discussed later.

Table 7 - Analysis Of Variance For Source Credibility Means								
Three Cluster Analysis	RE mean	DNE mean	WAE mean		df between/ df within	F Ratio	F Prob.	Paired Groups Sig. Diff.*
M. Ross (n=43)	41.7	45.6	46.8		2/42	.7259	.4902	None
J. Collins (n=70)	37.7	37.0	36.5		2/69	7.4520	.9273	None
J. Brothers (n=61)	43.0	44.0	41.4		2/61	.1999	.8194	None
A. Lansbury (n=70)	48.9	46.4	44.6		2/69	2.6950	.0784	RE & WAE
Four Cluster Analysis	RED mean	RES mean	DNE mean	WAE mean		4	L	<u></u>
M. Ross $(n = 43)$	43.6	44.1	47.1	46.8	3/41	.7581	.5422	None
J. Collins (n=70)	37.7	39.9	33.2	36.5	3/69	1.2217	.3088	None
J. Brothers (n=61)	43.0	44.3	43.6	41.4	3/60	.1402	.9355	None
A. Lansbury (n=70)	49.0	47.7	45.3	45.6	3/69	2.2052	.0957	RE2 & WAE
*at .05 level, Multiple range test (LSD procedure) between pairs of groups revealed significant differences.								

Ta		etailed Analysis of 3 ngela Lansbury's S			,			
Source Credibility N Means/SD		Three Cluss RE: 4 DNE: WAE:	18.9 46.4	Four Cluster Design RED: 49.0 RES: 47.7 DNE: 45.3 WAE: 45.6				
Results: Onev	Results: Oneway Analysis of Variance Between Three and Four Cluster Designs							
Three Cluster n = 70	D.F	Sum of Squares Mean Squares		F Ratio	F Prob.			
Between Groups	2	194.1480	97.0740	2.6952	.075			
Within Groups	67	2413.1234	36.0168	RE and WAE s	ignificantly			
Total	69	2607.2714		different in pair comparison p	red group < .05			
Four Cluster Source n = 70		<u> </u>	·					
Between Groups	3	237.5300	79.1767	.0957 .098				
Within Groups	66	2369.7415	35.9052	RE1 & WAE significantly different in paired group comparison p < .05				
Total	69	2607.2714						

Testing Hypothesis 3 and Hypothesis 4

H3 - Subjects described as Externals will be more likely to believe the credibility and authority of the "not like me" celebrities than "like me."
H4 - Consumers described as Internals will be more likely to believe the credibility and authority of the "like me" celebrities than "not like me."

To test these hypotheses, Internals (those with LoC scores of two or less) and Externals (those with scores of four or more) were compared to subjects who answered "like me" and "not like me" in response to each celebrity. Cell counts showed that break outs of "like me" and "externality" by celebrity were often too small for detailed analysis between groups. Oneway ANOVA scores were calculated where possible and it was noted that differences approaching statistical significance existed for Joan Collins F(1,4) = 4.794, p = .0937.

The low numbers are easily explained. Locus of control scores were higher (more internal) and less evenly distributed than expected. Also, the celebrity stature of the spokespersons may have outweighed any similar characteristics they might have shared with the subject, causing fewer "like me" responses.

Testing Hypothesis 5

H5 - Subjects will assign perceived attributes of the spokesperson to the users of the product endorsed.

This hypothesis was tested by comparing the adjectives selected for the same product when endorsed by different spokespersons, and looking for significant differences. For each celebrity, percentage frequencies for each adjective were listed. Table 9 shows the adjectives assigned to each celebrity by at least 30% of the respondents.

The users of Joan Collins' product were considered sexy and attractive, while the users of Joyce Brothers' product were mature, ordinary, self-reliant and sensible. Users of Marion Ross's product were given more descriptions, including ordinary, intelligent, and knowlegeable, than users of Angela Lansbury's, who were mature, attractive, and intelligent.

In view of the original designations of Joyce Brothers as authoritative, Joan Collins as sexy, Marion Ross as grandmotherly, and Angela Lansbury as a skilled professional, some influence on perceptions of the product user is observable. Although Marion Ross and Joyce Brothers seem to have switched personalities, users of the same products are described differently by the respondents.

The products, which had been assumed to be generic, obviously had an impact on the adjective chosen. Skin care product users were most often described as mature and attractive while the self-improvement videos users were healthy and energetic. This impacts the findings somewhat. For example, Angela Lansbury, who promoted the self-improvement videos, was also described in the pilot study as healthy and energetic. It is impossible to separate the product's influence from Angela Lansbury's.

Table 9 - The % of Respondents Who Assigned Adjectives to Each Celebrity								
Skin Car	e Products	Self-Improv	vement Tapes					
Marion Ross n=43	Angela Lansbury n=69	Joan Collins n= 69	Joyce Brothers n= 60					
mature (61%) attractive (51%) ordinary (37%) intelligent (37%) knowlegable (35%)	mature (54%) attractive (45%) intelligent (32%)	healthy (45%) energetic (45%) sexy (39%) attractive (35%)	healthy (53%) energetic (57%) mature (33%) ordinary (31%) self-reliant (30%) sensible (30%)					

The hypothesis was tested further. Table 10 highlights those adjectives found significant for the advertisements when T-tests using Levene's test for equality of variances were performed for each adjective, comparing the two celebrities involved for each product. For Marion Ross and Angela Lansbury, who sold the facial products, only the variable trustworthy approached significance, T (111) = 1.77, p < .080. In this instance, the null hypothesis of no significant differences between the descriptions of users of the products was accepted.

Adjectives found statistically significant for users of the self-improvement videos sold by Joan Collins and Joyce Brothers included self-centered, beautiful, sexy, and sophisticated. These were found to be descriptive of Joan Collins in the pilot study. In this instance, the null hypothesis of no differences between the users of the products was rejected.

Table 10 - T-Test Results for Skin Care ProductsLansbury n= 70and Ross n= 43									
AdjectiveLansbury sRossLevene's Testdf / T-Value/2-Tail Sig.Mean/SDMean/SD									
Trustworthy	.2714/.448	.1311/.340	F = 17.696 P = .001	df 111 T = -1.77 P = .080					
	T-Test Results for Self-Improvement Video Advertisements Collins N= 70 and Brothers N=N=61								
Adjective	Collins Mean/SD	Brothers Mean/SD	Levene's Test	df / T-Value/2-Tail Sig.					
Self-Centered	.2714/.448	.1311/.340	F = 17.696 P = .001	df 129 T = 2.03 P = .044					
Beautiful	.2714/.448	.0492/.218	F = 73.576 P = .001	df 129 T = 3.68 P =.001					
Giving	.0143/.120	.1475/.358	F = 44.242 P = .001	df 129 T =-2.78 P =.007					
Sexy	.3857/.490	.0492/.218	F = 190.965 P = .001	df 129 T = 5.18 P = .001					
Sophisticated	.2286/.423	.0820/.277	F= 25.101 P = .001	df 129 T = 2.38 P = .019					

Limitations of Study

Spokesperson concerns. Identifying unique personality types proved more difficult than expected. The lack of distinction between Angela Lansbury and Marion Ross in testing Hypothesis 5 suggests these two celebrities may have been too similar for the study. Further, the "personality switch" between Joyce Brothers and Marion Ross indicated that a more comprehensive profile of each would have been helpful.

The fact that a celebrity is famous seemed to influence the subjects' ability to think of that person as like themselves. Also, since most subjects avoided being negative, the potential impact of a negative personality could not be observed. Perhaps a study which uses peer group models, and provides visual or verbal cues as to personality type, might be more successful. Although the pilot study findings indicated Marion Ross was known to older audiences, this was not the actual case. Only about half the surveys distributed for Marion Ross were usable. This might be because the pilot study members were in their late fifties, and had different television viewing habits than subjects in the main study, who were in their late sixties. The lower number of responses for Marion Ross may have impacted the findings.

<u>Survey Concerns</u>. Obtaining usable, complete surveys was also more difficult than expected, in spite of the monetary incentives offered. Although the survey was anonymous, some chose not to answer the personal questions. Others were daunted by the bulk of the survey instrument, even though it took most less than 15 minutes to complete.

Some of the employment questions on the survey confused the respondents. For example, some respondents asked how to respond to questions such as "my job makes me feel important," since they were retired. They ended up responding "unsure." Some were unsure how to respond if they were unpaid volunteers, since they considered themselves unemployed, yet they had a "job" they went to every day. They were told to answer each question individually and not to worry about contradictions.

Finally, there also some confusion when subjects were asked if they were "familiar" with the celebrity. Many subjects thought it meant personally acquainted and therefore the question made no sense. When it was obvious to the researcher that

subjects were rating celebrities they knew nothing about, those source credibility segments were eliminated from the sample.

Conclusions and Discussion

Because a convenience sample was used, it is not possible to generalize any findings to the general population of seniors. Still, tentative marketing assumptions about women in the senior population can be made for future testing.

Marketing Segmentation

Bailey's finding of three distinct consumer groups, the Retired Elderly (RE), the Disabled Nonactive Elderly (DNE) and the Working Active Elderly (WAE) were replicated. In the four cluster design, the Retired Elderly were further segmented into Satisfied (RES) and Dissatisfied (RED). Incorporating cohort analysis, discussed earlier, the ten year age difference between RED and RES hint that the age a person was during the Depression played a role in their attitude toward finances and retirement.

The new group, RED, are financially more stable than RES, yet less satisfied with their role as senior citzens. Because both groups travel more, enjoy good health, and have the time and money to do the things they want, marketers should focus on them to sell leisure activities, vacations and low-ticket luxury items. With a lower income, members of RES, who have learned to be "more satisfied with less," are more comfortable with coupons and bargains, while RED might consider them a reminder of their less affluent, senior status.

RES members showed independence in decision making, yet were open to listening to others. Marketing appeals to this group might benefit from being very factual. RED, who were less interested in others opinions and yet less self-reliant when making important decisions, might need a more comforting, informal approach.

DNE are the least promising in terms of spending power, yet they are also a clearly defined market. Their poor health indicates a need for affordable remedies. Because they must rely on others, and many are widowed, home care and protective services are important market areas. The least satisfied group, leisure activities that can be enjoyed at home are another product that might enhance their lifestyle. Since DNE tend to ask for advice, spokespersons should be friendly and informative, but not pushy. Ultimately, DNE rely on their own experience.

WAE are the most affluent, healthy, and involved senior segment. This group is rapidly growing. It can afford the more expensive luxury items, and is also a good fit for convenience products. It is important to recognize that WAE are still working and their job makes them feel important. Marketing approaches that encourage them to reward themselves for their hard work, and to make the best use of their precious spare time could be effective.

These are tentative suggestions. Which approaches work best with each group need to be further explored.

Locus of Control

The study showed that membership in elderly consumer groups, as segmented by psychographics, could be associated with locus of control (internality/externality) patterns. However, extending this finding to test advertising techniques was inconclusive.

The impact of locus of control could not be tested because, in general, there were few subjects with high externality scores. This is further support for Bailey's finding that externality only becomes a significant factor when the subject's aging is accompanied by disability and inactivity. The low numbers may also reflect the six-year difference between studies, and the trend towards better health and more active lifestyles.

Some of the psychographic questions used in this study were based on the self-reliance dimensions of locus of control and proved useful and valid for describing the different subgroups of the senior population. However, due to high internality scores of the total population, locus of control scores themselves do not appear to be as useful. Incorporating the dimensions of locus of control into a psychographic questionnaire that includes other important aspects of senior lifestyles found in earlier studies could lead to a standared instrument for segmentation. Membership in the clusters could then be used in future studies as an independent variable for reaction to various advertising techniques.

Attitude Towards Spokesperson

The results regarding each cluster's reaction to the different types of spokespersons were inconclusive. One problem was that few respondents considered themselves like the celebrities. Possibly, the celebrities' "star" status made them too different. It was noted that Angela Lansbury's users were less often described as trustworthy, compared to those of Marion Ross. Was this related to Angela Lansbury's relatively stronger "star" stature, and does this stature strongly influence the receiver?

Angela Lansbury, the only celebrity significantly different on overall source credibility, was by far the best known of the spokespersons. Would there have been stronger evidence of a relationship if all the celebrities had been as well known? There was a shortage of well-known celebrities to chose from for this study. Perhaps the same design, using male spokespersons, and thus, having a wider selection of distinct types to chose from, might yield clearer results.

The finding that certain attributes associated with Joan Collins (self-centered, beautiful, sexy, sophisticated) and Joyce Brothers (giving) were extended to the product advertised is very interesting. A less well-known celebrity can actually become better defined, with more positive attributes, than even as positive a role model as Angela Lansbury. Future testing could reveal whether various cluster groups were more or less likely to associate products with spokespersons, and what role age played in this association.

Marketers interested in using celebrities are taking a risk, since this study and earlier ones are showing that the personality of the spokesperson can impact perceptions of the product. Care must be taken to understand the underlying perceptions held by the mature woman consumer about celebrities in general. If, as further studies can show, the internalization of the message works best when the receiver personally identifies with the spokesperson, and if the product being sold is a highly personal product, use of a celebrity might not be the best option. In summary, the psychographics method used in this study proved useful and valid for describing the different subgroups of the senior population. Membership in the clusters could be used in future studies as an independent variable for reaction to various advertising techniques. This might eventually lead to a standard method of segmentation. However, due to high internality scores of the total population, locus of control does not appear to be as useful. Most important, this study verifies the need to recognize the diversity of the older population and to treat each subsegment differently.

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Appendix A: Pilot Study Questionaire

1. Please list as many living celebrity women over 55 you can think of.

Do not turn the page until instructed to do so!

2. Please place a check mark next to any of the following names you recognize. If you can, indicate where you know the name from in the space provided.

Marion Ross

□ Joan Collins

Dr. Joyce Brothers_____

Angela Lansbury _____

3. For each name you are familiar with, please give two adjectives you feel best describe that person.

Marion Ross		
Joan Collins		
Dr. Joyce Brothers		
Angela Lansbury	······································	••••••••••••••••••••••••••••••••••••••

DESCRIPTION	Marion Ross	Joan Collins	Dr. Joyce Brothers	Angela Lansbury
Mature				
Youthful				
Silly	<u>*</u> .	· · · · · · · · · · · · · · · · · · ·		
Sensible				
Dishonest				
Insincere				
Sweet				
Sophisticated				
Simple				
Self-Centered				
Loving	· · · · · · · · · · · · · · · · · · ·			
Self-Reliant	· · · · · · · · · · · · · · · · · · ·			
Dependent	<u>, , , , , , , , , , , , , , , , , , , </u>			
Stupid				
Older than her age				
Giving				
Sexy				
Matronly				
Attractive				
Unattractive				
Trustworthy				
Intelligent				
Beautiful				
Knowledgeable				
Average				
Energetic				
Easy-going				
Admirable				
Lovable				
Healthy				

4. For each name you are familiar with, please check off any descriptions you think fit that person:

الاستعادية والمتركب المتحد والمتحد

5. How realistically do you think older women are portrayed in mass media, (i.e. television programming, magazine advertisements, cinema, etc.)?

Appendix B: Annotated Survey

Section One: Check the appropriate category. Age: □ 55-60 [1] 61-65 [2] 66-70 [3] □ 76-80 [5] **71-75** [4] □ 81-older [6] Marital Status: □ Single [1] □ Married [2] Divorced [3] □ Widowed [4] **Education**: □ High School □ Some College [2] \Box 4 year □ Graduate School or less [1] College Degree [3] or more [4] Work Status: □ Part time [1] □ Full time [2] □ Retired [3] Homemaker [4] Annual Income: 0 - 10,000 □ 10,001-25,000 □ 25,001-40,000 □ 40,001 or more

Section Two: Select the one statement of each pair (and only one) which you more strongly believe to be the case as far as you are concerned. Please do not skip any questions. [Sum of responses = LOC scale; 0 - 2 internal, 3 mispoint, 4-5 external]

- □ a. Many of the unhappy things in people's lives are partly due to bad luck. [0]
 - □ b. People's misfortunes result from the mistakes they make. [1]
- 2. \Box a. I have often found that what is going to happen will happen. [0]
 - □ b. Trusting to fate has never turned out as well for me as making a decision to take a definite course of action. [1]
- 3. 🛛 a. When I make plans, I am almost certain I can make them work. [1]
 - □ b. It is not always wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyhow. [0]
- a. In my case, getting what I want has little or nothing to do with luck. [1]
 □ b. Many times we might just as well decide what to do by flipping a coin. [0]
- 5. 🛛 a. What happens to me is my own doing. [1]
 - b. Sometimes I feel that I don't have enough control over the direction my life is taking. [0]

Section Three: Check the agreement statement most appropriate for you.

1.	I am not old en	ough to retire. [A()1]	Disagree a little [2]	Disagree a lot. [1]
2.	I think of myse	elf as a senior citize Agree a little [5]	en. [A02]	Disagree a little [2]	Disagree a lot.[1]
3.	•	od health. [A03]	Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]
4.	I consider mys	elf financially secu	ure. [A04]	Disagree a little [2]	Disagree a lot.[1]
5.	I am living on Agree a lot [1]	a fixed income and Agree a little [2]	•	very limited. [A05]	Disagree a lot.[5]
6.	I have a lot of Agree a lot [5]	free, leisure time. Agree a little [5]		Disagree a little [2]	Disagree a lot.[1]
7.	My health series	ously restricts my a	-	7] Disagree a little [4]	Disagree a lot.[5]
8.	I travel more n Agree a lot [5]	ow than I used to.	[A08]	Disagree a little [2]	Disagree a lot.[1]
9.	I am still a me Agree a lot [5]	mber of the work f	orce. [A09]	Disagree a little [2]	Disagree a lot.[1]
10.	I have difficult	ties making ends n □ Agree a little [2]	neet. [A10]	Disagree a little [4]	Disagree a lot.[5]
11.	My job makes	me feel important	. [A11] Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]
12.	I go to work e	very day. [A12]	Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]
13.	I need other pe	eople's help to get	-	A13] Disagree a little [4]	Disagree a lot.[5]
14.	Now I have th	e time and money □ Agree a little [5]		s I've always wanted □ Disagree a little [2]	d to do. [A14] □ Disagree a lot.[1]
15.	I feel helpless	very often. [A15]	Not Sure [3]	Disagree a little [4]	Disagree a lot.[5]

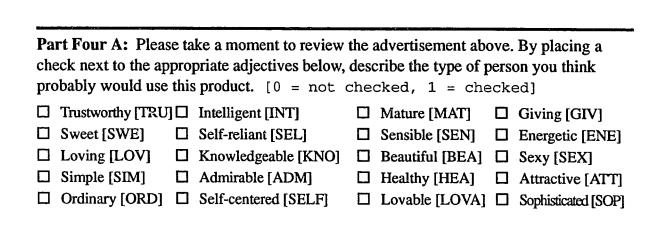
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16.	I like myself. [.	A16]			
	Agree a lot [5]	Agree a little [5]	Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]
17.	I often do not g	get what I want. [A	17]		
	Agree a lot [1]	Agree a little [2]	Not Sure [3]	Disagree a little [4]	Disagree a lot.[5]
18.	I exercise regul	larly. [A18]			
	Agree a lot [5]	Agree a little [5]	Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]
19.	I enjoy being i	retired. [A19]			
	Agree a lot [5]	Agree a little [5]	Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]
20.	I ask others op	inions before maki	ng important o	lecisions. [A20]	
	Agree a lot [5]	Agree a little [5]	Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]
21.	I mostly rely o	n my own experien	ice when maki	ing important decisio	ns. [A21]
	Agree a lot [5]	Agree a little [5]	Not Sure [3]	Disagree a little [2]	Disagree a lot.[1]

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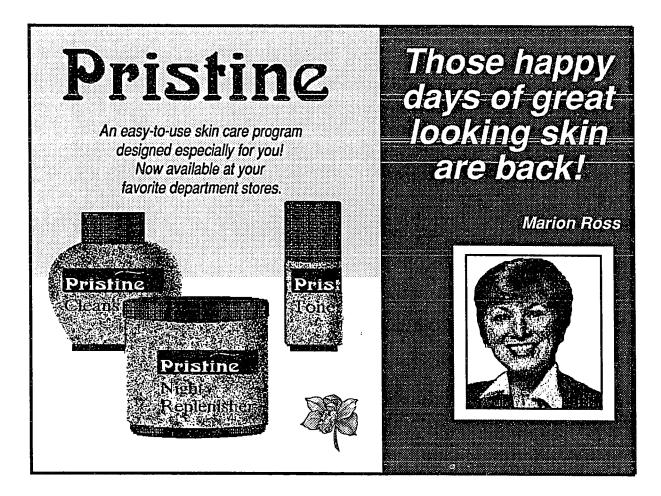


Sample One: Angela Lansbury

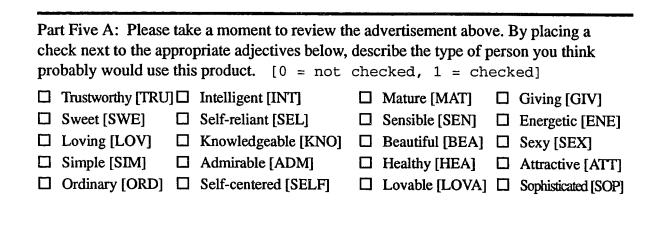


		Part Four B: We are interested in knowing your reaction towards the spokesperson used.				
L04 L05 L08 L06 L07 L08 L09 L104 L11 L0C L12 L13 L14 LOD	14 +	1.	Angela Lansbury is familiar to me. [L01]			
)5 =	2.	Angela Lansbury is like my friends [L02]			
)7 +)8 =)B	3.	Angela Lansbury is like me. [L03]			
		4.	Angela Lansbury is admirable. [L04]			
	11 =	5.	Angela Lansbury is likable. [L05]			
	12 + 13 +	6.	Angela Lansbury is dependable. [L06]			
		7.	Angela Lansbury is honest. [L07]			
		8.	Angela Lansbury is a sincere person. [L08]			
		9.	Angela Lansbury is knowledgeable about this product. [L09]			
		10.	Angela Lansbury is qualified to talk about this product. [L10]			
		11.	Angela Lansbury is skilled at what she does. [L11]			
		12.	Angela Lansbury is attractive. [L12]			
		13.	Angela Lansbury is classy. [L13]			
		14.	Angela Lansbury is beautiful. [L14]			

LVALID = Researchers judgment whether respondent knew celebrity Not Valid [0], Valid [1]



Sample One: Marion Ross

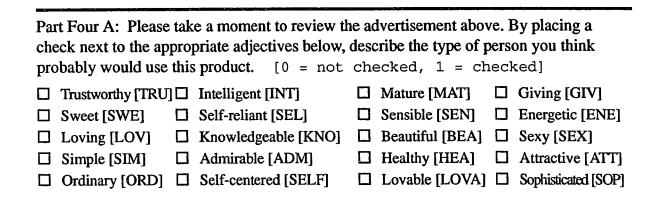


Pa	rt Five B: We are interested in knowing your reaction towards the spokesperson used.
1.	Marion Ross is familiar to me. [R01]
	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]
2.	Marion Ross is like my friends [R02]
	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]
3.	Marion Ross is like me. [R03]
	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]
I.	Marion Ross is admirable. [R04]
	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]
5.	Marion Ross is likable. [R05]
	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1
6.	Marion Ross is dependable. [R06]
	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]
7.	
	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [
8.	
_	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [
9.	Marion Ross is knowledgeable about this product. [R09] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [
10	
1(Marion Ross is qualified to talk about this product. [R10] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [
11	
IJ	 Marion Ross is skilled at what she does. [R11] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [
14	2. Marion Ross is attractive. [R12]
L	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot
1	3. Marion Ross is classy. [R13]
1.	Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot
1.	4. Marion Ross is beautiful. [R14]
T,	
_	

RVALID = Researchers judgment whether respondent knew celebrity
Not Valid [0], Valid [1]

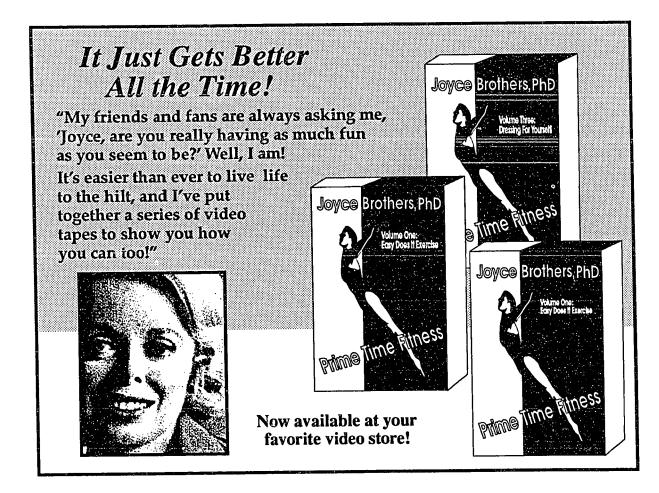


Sample Two: Joan Collins

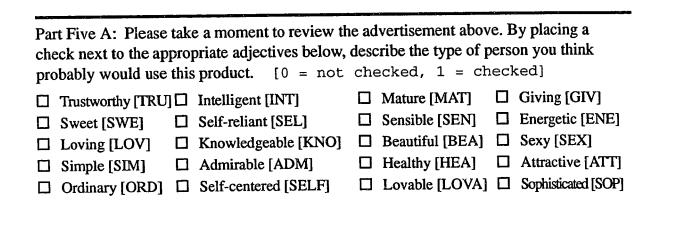


	Section Four B: We are interested in knowing your reaction towards the spokesperson used.				
	1.	Joan Collins is familiar to me. [CO1] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
C04 + C05 = C0B	2.	Joan Collins is like my friends [C02] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
C06 + C07 + C08 =	3.	Joan Collins is like me. [C03] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
C0B C09 +	4.	Joan Collins is admirable. [CO4] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
C10+ C11 = C0C	5.	Joan Collins is likable. [C05] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
C12 + C13 +	6.	Joan Collins is dependable. [C06] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
C14 = COD	7.	Joan Collins is honest. [C07] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
	8.	Joan Collins is a sincere person. [C08] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
	9.	Joan Collins is knowledgeable about this product. [CO9] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
	10.	Joan Collins is qualified to talk about this product. [C10] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
	11.	Joan Collins is skilled at what she does. [C11] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
	12.	Joan Collins is attractive. [C12] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
	13.	Joan Collins is classy. [C13] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			
	14.	Joan Collins is beautiful. [C14] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]			

CVALID = Researchers judgment whether respondent knew celebrity Not Valid [0], Valid [1]



Sample Two: Joyce Brothers



	Section Five B: We are interested in knowing your reaction towards the spokesperson used.					
	1.	Dr. Joyce Brothers is familiar to me. [B01] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
B04 + B05 = B0B	2.	Dr. Joyce Brothers is like my friends [B02] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
B06 + B07 + B08 =	3.	Dr. Joyce Brothers is like me. [B03] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
B0B B0B B09 +	4.	Dr. Joyce Brothers is admirable. [B04] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
B10+ B11 = B0C	5.	Dr. Joyce Brothers is likable. [B05] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
B12 + B13 +	6.	Dr. Joyce Brothers is dependable. [B06] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
B14 = BOD	7.	Dr. Joyce Brothers is honest. [B07] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot. [1]				
	8.	Dr. Joyce Brothers is a sincere person. [B08] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
	9.	Dr. Joyce Brothers is knowledgeable about this product. [B09] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1]				
	10.	Dr. Joyce Brothers is qualified to talk about this product. [B10]				
	11.	Dr. Joyce Brothers is skilled at what she does. [B11]				
	12	 Dr. Joyce Brothers is attractive. [B12] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1] 				
	13	 Dr. Joyce Brothers is classy. [B13] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little [2] Disagree a lot [1] 				
	14	 Dr. Joyce Brothers is beautiful. [B14] Agree a lot [5] Agree a little [4] Not Sure [3] Disagree a little Disagree a lot [1] 				
	B	<pre>/ALID = (Researchers judgment whether respondent knew celebrity) Not Valid = 0, Valid = 1</pre>				

Appendix C: Changes to Bailey's Survey and Ohanian's Scale.

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68-70, Appendix C

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