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WHAT IRRITATES CONSUMERS? AN EMPIRICAL EXAMINATION OF
THE ANTECEDENTS AND CONSEQUENCES OF CONSUMER
IRRITATION

A Dissertation

Submitted to the Graduate Faculty of the
Louisiana State University and
Agricultural and Mechanical College
in partial fulfillment of the
requirements for the degree of
Doctor of Philosophy

in

Interdepartmental Program
In Business Administration (Marketing)

by

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May, 2004

DEDICATION

I would like to dedicate this dissertation to
my loving husband
and my wonderful parents and
family.

ACKNOWLEDGEMENTS

I would like to acknowledge the help of several individuals who have helped me with this dissertation. First, I would like to acknowledge the help of my dissertation chair, Dr. Biswas. I would like to thank him for his advice and suggestions from time to time. Second, I truly acknowledge my husband's help with the technical aspects of formatting the dissertation. Finally, I acknowledge the help of all my committee members who have extended great support and have helped me with suggestions.

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ABSTRACT

This dissertation develops a model of consumer irritation in the context of consumer decision-making. Thus, the purpose is to describe and empirically test a model of the antecedents and consequences of consumer irritation. The model incorporates antecedents, moderators and consequences of irritation. It is suggested that irritation in consumers has a direct as well as an indirect influence, through retention of irritation in consumers, on the outcome variables such as attitude towards the advertised brand, and intentions to engage in negative word of mouth (NWOM) behavior.

The central aim of this dissertation is to extend our understanding of the irritation construct beyond the earlier studies. In this regard, this dissertation makes several contributions in developing our understanding of consumer irritation in the context of consumer decision-making. First, the dissertation proposes a model of consumer irritation and identifies information characteristics used in marketing communication as antecedents of consumer irritation and the rationale behind the elicitation of irritation in consumers upon exposure to such information. Specifically, it is posited that information relevancy influences consumer irritation and that this effect is moderated by information expectancy. Second, the dissertation posits that consumers' need to evaluate will moderate their responses to information that varies in expectancy and relevancy. Third, the dissertation examines whether irritation mediates the effects of information expectancy and relevancy on consumers' attitudes toward the brand and intentions to engage in NWOM behavior. Finally, it examines how retention of irritation and information (after short and long delays) in consumers mediates the effect of incongruent information on consumers' attitude towards the advertised brand and intentions to engage

in NWOM behavior. Thus, the model posits that irritation has a direct effect on the outcome variables of consumer attitudes and intentions to engage in NWOM behavior and that this effect is mediated through consumers' retention of their irritation.

CHAPTER 1. INTRODUCTION

Advertisers and marketers often use information that is incongruent - unexpected and irrelevant - “with consumers’ previously developed schemata in order to overcome the well-developed perceptual screening systems consumers have incorporated into media viewing behaviors” (Heckler and Childers 1992 p. 475). However, since much of consumer behavior is goal-directed in that consumers have purpose in information acquisition and choice, consumers develop the ability to expect and identify relevant information (Bagozzi and Dholakia 1999; Huffman and Houston 1993). It is argued that when consumers engage in goal-directed decision-making and are exposed to information that may not be diagnostic or relevant in nature and content, they may not only be dissatisfied with such information (Spreng and Mackenzie 1999), but may also elicit affectively negative reactions such as irritation because of their wasted time and futility of the cognitive effort in processing the information. In addition, if consumers do not expect exposure to such information, these affectively negative reactions of irritation may be more pronounced. While extant research identifies consumers’ satisfaction with and ability to recall information that varies in its relevance and expectancy, it is silent on the elicitation of affective reactions such as irritation, which may result from consumers’ exposure to such information.

According to Zaltman (1997, p. 426), the importance of emotions in managerial and consumer decision-making is hardly disputed, yet most research methods are biased toward reason (Zaltman 1997, p. 426). Further, Zaltman makes a strong case for incorporating the role of emotions in decision-making by emphasizing that “emotions shape the tacit metaphorizing process of reasoning, whereby past experience and

emotions are used as a metaphor to guide current and future actions” (Zaltman 1997, p. 426). Extending this line of reasoning and findings in recent research that argue that avoiding or coping with negative emotion is an important goal that guides consumer decision-making (Luce et al. 1999, Larrick 1993 and Simonson 1992), this dissertation examines the consumers’ negative emotion - irritation - and the role played by this under-researched construct in determining consumer attitudes and intentions to engage in negative word-of-mouth (NWOM) behavior.

Past studies on consumer irritation have mainly identified irritation as a prevalent response to disliked commercials such as ads for feminine hygiene products, or ads where contrived, phony, unbelievable or overdramatized situations were used (Aaker and Bruzzone 1985). Further, past research shows that irritation results in negative reactions to that commercial and the advertised brand (Fennis and Bakker 2001; Aaker, Stayman and Vezina 1988; Barling and Fullagar 1983). A pioneering study by Fennis and Bakker (2001) examined the carryover effects of audience feelings of irritation in response to a series of disliked commercials to an unrelated neutral commercial or brand. Although consumers’ irritation in response to disliked commercials has dominated extant research on irritation, it is argued here that it is not a complete picture of irritation and its consequent effects on consumers’ attitudes and intentions. Since consumers are frequently exposed to various kinds of marketer supplied information, it is important to identify the impact of such information on consumer irritation and determine the consequences of irritation elicited in consumers. It is argued that this is a considerable shortfall in the extant irritation research - a gap that this dissertation attempts to fill. A model of irritation is proposed that identifies information characteristics used in

marketing communication as antecedents of consumer irritation, the rationale behind the elicitation of irritation and its effects (immediate and delayed) on consumers' attitudes and intentions to engage in NWOM behavior.

This dissertation makes several contributions and extends our understanding of the irritation construct beyond the earlier studies. First, the antecedents, moderators and consequences of consumer irritation are identified. Specifically, it is posited that information relevancy has a direct effect on consumer irritation and that this effect is moderated by information expectancy. Second, it examines how consumers' need to evaluate moderates consumers' responses to information that varies in expectancy and relevancy. Third, the dissertation examines whether irritation mediates the effects of information expectancy and relevancy on consumers' attitudes and intentions to engage in NWOM behavior. Finally, the dissertation examines the mediating role of consumers' retention of specific information as well as the emotion of irritation on the effect of incongruent information on the outcome variables such as attitude towards the advertised brand in response to the information encountered, and intentions to engage in NWOM behavior.

The dissertation is organized as follows: Chapter 2 presents a review of the existing literature on: (a) consumer irritation, (b) the antecedents of consumer irritation, namely information expectancy and relevancy, (c) theories to explain the effects of information expectancy and relevancy on consumers' irritation, and on retention of irritation and specific information. In Chapter 3, the proposed model of consumer irritation is introduced. Next, the effects of the identified independent variables and moderators on the dependent variables of consumers' irritation, retention of irritation and specific

information, intentions to engage in NWOM behavior and attitude toward the brand are examined and relevant hypotheses are proposed. The three pretests that were conducted to determine the appropriate manipulations of information relevancy are described in Chapter 4 and a discussion of the findings of the pretests is offered. Chapter 5 discusses the proposed studies and the design of these studies. Finally, we discuss the theoretical and practical contributions of the dissertation.

CHAPTER 2. LITERATURE REVIEW

A review of the extant literature on the independent and dependent measures identified in this dissertation is presented in this chapter. First, a conceptual definition of consumer irritation is presented, followed by a discussion on past research on this construct. Second, a discussion on the antecedents of consumer irritation—information expectancy and relevancy—identified in this dissertation is offered. Next, the effect of information expectancy and relevancy on consumer irritation is discussed. Fourth, a discussion on consumers' intentions to engage in negative word-of-mouth (NWOM) behavior when they are irritated is presented. Finally, a section on theories that explain the effects on consumers' irritation and retention of irritation and specific information is offered.

2.1 Irritation

2.1.1 Definition

According to Webster's dictionary, irritation may be defined as the extent to which an object or commercial is "provoking, annoying, causing displeasure, and momentary impatience". Irritation is more negative than dislike (Aaker and Bruzzone 1985). Wells, Leavitt and McConville (1971) conceptualized irritation as one of the six dimensions of personal reactions to advertising: humor, irritation, power, personal relevance, warmth and uniqueness.

Aaker and Stayman (1990) measured audience perceptions of commercials to identify factors associated with liking and effectiveness of ads. The objective was to predict the performance of commercials and explain the underlying consumers' responses that are most relevant to advertisers. In this vein, the authors identified the perceptual dimensions

underlying these consumers' responses. The authors found that commercials elicited nine responses (dimensions) in consumers, irritation being one of them. Interestingly, the authors found that, after the informative dimension, the most useful predictor of liking and effectiveness of ads was the irritation dimension. Further, the authors found that in fifteen clusters of commercials, the irritation dimension significantly explained negative liking for ads in seven clusters and four more in the ad effectiveness and, thus, in the brand effectiveness analysis (since the ad effectiveness questions asked subjects how the ad made them feel about the product and the authors argued that the ad effectiveness response will be related to the impact on brand attitude). Thus, the authors stressed the importance given to irritation by the consumers and suggested that more attention should be paid to this dimension in television advertising.

2.1.2 Effectiveness of Irritation in Advertising

A review of the extant research on consumer irritation suggests that researchers debate over the issue of whether irritating advertisements lead to unsuccessful communication. Several theories have been advanced to understand the effects of irritation in advertising. Silk and Vavra's (1974) "superiority of the pleasant hypothesis" explains why likeable ads generate positive brand effects and the positive association between attitudes toward the ad (A_{ad}) and the brand (A_b). This hypothesis rests on the simple premise that the more favorable consumers' responses to an ad, the more favorable are their reactions to the brand. Aaker and Bruzzone (1985) found that irritation results in lower levels of correct brand attribution and produces negative brand effects.

Another model postulates that the relationship between liking an ad and its effectiveness is J-shaped (Aaker and Bruzzone 1985; Pelsmacker and Van den Bergh 1998). The J-shaped model suggests that irritating ads can be more effective than neutral

ones, although they are less effective than well-liked ads. The study conducted by Aaker and Bruzzone (1985) suggests that people showed increased attentiveness to irritating ads. Their study found that “high irritation” commercials are effective in eliciting higher brand name recall in consumers and, thus, shows some support for the J-shaped model. An interesting conclusion by the authors was that the “high irritation” ads were successful despite being irritating and not because they were irritating.

2.1.3 Consumer Irritation—A Response to Advertising

In the following paragraphs, a review of the existing research on irritation in consumers as a response to advertising is offered. Specifically, the following paragraphs offer a review of past research that identifies ‘when’ consumers get irritated and ‘why’ do consumers get irritated in response to advertising.

2.1.3.1 ‘When’ Do Consumers Get Irritated: Greyser (1973) studied irritation from past studies in U.S. and U.K on consumer attitudes and discussed the irritation-effectiveness issue. The author identified the following key factors to explain irritation in consumers: (1) Demographics: younger people in the age groups 18-24 and 25-34, as opposed to those over 50, evaluated about one and one-half as many ads annoying or irritating, (2) Media: TV ads, as opposed to print ads, are considered substantially more annoying or irritating, (3) Products: products themselves are a major factor in contributing to irritation in advertising. The author found that in both US and UK, soap and detergent advertising resulted in highest dislike in consumers (toothpastes, mouthwashes, foundation garments and cigarettes were the products with second highest consumer dislike). (4) Ad strategy and treatment: (a) Ad repetition increases irritation, (b) Strategy similarity—the overall similarity in the advertising strategy for major brands

increased irritation. That is, different brands could use different forms of creative expression to reduce irritation.

Aaker and Bruzzone (1985) considered a database of 524 television commercials to examine the effect of product class, and copy execution on consumer irritation. The study found that irritation in consumers was higher for ads of sensitive products (such as feminine hygiene products), and when the use of such products is explicitly emphasized by showing product package (Stayfree), the product component (L'eggs Pantyhose) etc. The study found that the less irritating counterparts of these commercials de-emphasized the product or diverted attention from it. The product class effect was strong for products such as feminine hygiene products and, to a lesser extent with hemorrhoid preparations, laxatives, and women's underwear and ads for such products resulted in high irritation in consumers. Further, commercials for feminine products were found to be highly irritating regardless of execution style. On the other hand, the beer commercials, compared to the products mentioned above, were found to be both less hard sell and less irritating.

The study also found that copy execution i.e., the manner in which the ads were executed, was a cause of irritation in consumers. After controlling for product class effect, the authors found that certain factors that pertain to copy execution were responsible for elicitation of irritation in consumers. The following characteristics pertaining to copy execution resulted in higher irritation in consumers: (1) ads where contrived, phony, unbelievable, and overdramatized situations were used, or (2) close relationships portrayed, or (3) graphic and detailed description of physical discomfort were stressed, or (4) uncomfortable tension was created in an argument, or (5) an unattractive character portrayed.

2.1.3.2 ‘Why’ Do Consumers Get Irritated? Anderson, Jolson and Marvin (1973)

suggested that the rising expectations of consumers are a main cause of consumer irritation, and the exaggerated promotional information contributes to these rising expectations. The authors, therefore, suggested that the remedy for consumer irritation is to narrow the gap between consumer expectancy and perceived product performance, primarily by reducing exaggerated expectancy through a more careful monitoring of consumer satisfaction levels.

Theodore Levitt, in “Across the Board—Marketing and its Discontents” (1984) argued that “criticism of marketing centers around its offensiveness, wastefulness, and annoyance”. The author further proposed that consumer irritation results from incongruence between people for whom specific brands are meant and those who are actually exposed to ads. The authors suggested that the widest incongruence tends to occur in consumer goods marketing, which uses mass media. Results from a survey of business executives found that consumers were annoyed by 37% of the ads for products they did not use and by 21% of the ads for products they used. Further, consumers were more interested by what was relevant to them in ads for brands they had chosen. Thus, it is argued here that consumers are irritated by ads of products that are not relevant to them.

Another interesting study by Pelsmacker and Van den Bergh (1998) found that repetition and information overload were key factors in triggering irritation in consumers. The authors further concluded that as far as avoiding irritation in advertising is concerned, it not only matters how advertisers say it, but also what they are talking about and how often they repeat it. A very interesting finding from this study is that the number

of selling arguments in the ad has a significant effect on irritation. Using 4 arguments leads to a significantly lower degree of irritation than using fewer arguments, while using 5 arguments leads to a considerably higher irritation level. The authors concluded that consumers desire a higher level of information but are irritated by information overload. Similarly, for ad repetition, little or too much repetition was perceived as irritating. Thus, it is suggested here that the relationship between information quantity and irritation is U-shaped, with consumers getting more irritated with “too little or too much” information and less irritated with moderate amounts of information.

A recent study by Fennis and Bakker (2001) stressed that studies on irritation in advertising have mainly focused on commercial attributes that result in negative reactions to that commercial and the brand advertised. Extending this line of research, the authors examined the carryover effects of irritation, elicited by either disliked ads or a large number of ads that interrupted a documentary, to an unrelated and neutral ad aired at the end of the documentary. The authors found that individuals were more irritated when they were exposed to disliked or many ads.

Similar to the study conducted by Fennis and Bakker (2001), Edwards, Li, and Lee (2002) conducted a study in the context of Internet based advertising and found that pop up ads that appear when visiting web pages resulted in irritation in consumers. The authors found that irritation is an emotional reaction in response to perceived intrusiveness of pop-up ads—i.e., interruptions by pop up ads on the Internet. Further, the authors found that when consumers are irritated, they decide to avoid the ads. “Pop-up ads (formally termed interstitials) refer to a form of rich media ads that automatically launch in a new browser window when a Web page is loaded and load behind the user’s

browser so that they may be seen after users close the browser window” (Edwards, Li and Lee 2002, p. 84, Interactive Advertising Bureau, 2001). The authors argue that since banner ads are displayed on the periphery, they do not interrupt the activity of browsing on the web. On the other hand, since pop up ads appear when entering or exiting a Web page or appear when a link in a Web page is selected, the forced viewing of the pop up ads when visiting a website captures subjects’ involuntary attention and is, therefore considered as intrusive in nature. Further, the authors argue that intrusiveness of the ads not only forces exposure to the pop up ads, but also causes delays and inefficiencies in downloading large files and intrudes consumers’ ongoing tasks.

The authors further argue that intrusiveness is the factor that may explain why the same ad may or may not be irritating to consumers. The authors also discuss that since intrusive ads interfere with consumers’ goals (e.g., watching a movie on TV), consumers revise their goals to adopt one of these two routes: (a) include advertising—acquiesce, or (b) elicit negative reactions of irritation and ad avoidance. Results of this research illustrate that ads, that are perceived as intrusive by consumers, result in irritating them. So, an interesting question becomes—“if intrusiveness may result in negative reactions of irritation in consumers, which may have negative consequences for the brand advertised therein and the consequent purchase intentions, why would advertisers want to indulge in intrusive advertising?” An explanation from the advertisers’ point of view may be, “to get noticed amidst the clutter of ads and avoid zapping by consumers”. However, since this study shows that irritation and ad avoidance are the consequences of intrusiveness by ads, it only seems logical to conclude that the advertisers’ strategy to break the clutter of ads

in this manner may result in negative consequences of lowered attitudes towards such brands, purchase intentions, and intentions to engage in NWOM behavior.

Edwards, Li, and Lee (2002) also discussed the following three moderating factors in explaining the intrusiveness of ads as perceived by consumers. Below, we discuss the moderating factors and propose explanations for incorporating the authors' findings in this dissertation. First, when consumers perceive ads as providing informational value from a utilitarian and/or aesthetic perspective, either in the form of important information or entertainment, they may perceive such ads as less intrusive in nature. Second, when consumers spend more cognitive effort or are more focused, they perceive interruptions in their tasks by ads as more intrusive than when they spend less cognitive effort or are less focused. Past research on goal-directed behavior suggests that when consumers are more goal-directed, they are more focused (Bagozzi and Dholakia 1999; Huffman and Houston 1993). Since the authors suggest that when consumers are more focused, they perceive ads as more intrusive, it is argued here that goal-directed consumers will perceive pop up ads as more intrusive and, therefore, more irritating.

Third, when the relevancy of ads is high, pop up ads are perceived as less intrusive. The authors argued that since relevant ads could not be dismissed as meaningless ads, consumers' perception of intrusiveness of such ads was reduced, and consequently, such ads resulted in lesser irritation in consumers. Since pop up ads, by themselves are deemed to be irritating and if consumers are willing to consider relevancy in such ads to perceive relevant ads as less intrusive and less irritating, it may be logically deducted that relevant components, whether in an ad or in a piece of information, will also be considered less irritating by consumers. Therefore, it is to be noted that the above findings are extremely

important in light of the arguments (that irrelevant information causes irritation in consumers) that will be proposed later in this dissertation.

It is important to mention that though consumer irritation has been identified as a very important dimension in the context of consumers' responses to commercials (Aaker and Stayman, 1990), hardly any research has focused on identifying the causes of irritation in consumers. Though past research has investigated consumers' responses to various kinds of commercials, it is suggested here that efforts have to be made to understand and identify the causes of irritation in consumers when consumers are exposed to information that is incongruent with their existing schema, or in other words, is unexpected or irrelevant. In the next section, we identify some important aspects of information that may cause irritation in consumers. Specifically, we argue that incongruent information i.e., unexpected and irrelevant information may result in increased irritation and result in negative attitudinal and behavioral outcomes. In the next section we review the literature on information incongruency.

2.2 Information Incongruency

Consumer researchers have investigated the concept of incongruency and found that information that is incongruent with consumers' expectations or previously developed schemata makes consumers engage in more effortful and elaborative processing (Houston, Childers, and Heckler 1987; Meyers-Levy and Tybout 1989; Sujan, Bettman, and Sujan 1986). However, there seems to be a lack of agreement regarding the conceptualization and/or operationalization of incongruency (Heckler and Childers 1992). Incongruency has been conceptualized in multiple ways. For example, researchers have used the following terms for information incongruency: (a) expected/ unexpected,

(b) congruent/incongruent, and (c) consistent/discrepant (Hastie 1980, 1981; Hastie and Kumar 1979; Srull 1981; Srull, Lichtenstein and Rothbart 1985; Srull and Wyer 1989).

In a pioneering study on information incongruity, Heckler and Childers (1992) attempted to resolve the above-mentioned inconsistency by conceptualizing information incongruity along two dimensions—expectancy and relevancy and attempted to segregate expectancy from relevancy to examine the effects of each of these dimensions. Expectancy is defined as the degree to which an item or piece of information falls into some predetermined pattern or structure evoked by the theme (Heckler and Childers 1992, p. 477; Lee and Mason 1999). Relevancy is the degree to which an item or piece of information pertains directly to the meaning of the theme and reflects how information contained in the stimulus contributes or detracts from the clear identification of the theme or the primary message being communicated (Heckler and Childers 1992, p. 477; Lee and Mason 1999). Thus, theme-based impressions were used to explain the dimensions of expectancy and relevancy.

Before a review of extant literature of information incongruity is presented, examples of expectancy and relevancy of information are provided to facilitate an understanding of past research as well as the arguments forwarded in this study. These examples have been adopted from the study by Lee and Mason (1999) and are in the context of an ad of a courier service with a theme of fast delivery. In the expected-relevant version, the picture portion of the ad consists of a fleet of delivery trucks cruising at a high speed, whereas in the unexpected-relevant condition, bullet shaped containers cruising at a high speed replace the fleet of delivery trucks. Similarly, in the expected-irrelevant condition, a group of smiling delivery persons, with nothing

exceptional or extraordinary about the ad, may comprise the picture portion of the ad, whereas an elephant hauling a few packages comprise the unexpected-irrelevant condition (Lee and Mason 1999).

Since past research suggests that information congruency is mainly the degree to which a piece of information is in conformity with consumers' previously developed schema, we offer a brief discussion on schema. Taylor and Crocker (1981) proposed that a schema is referred to an abstract, cognitive knowledge structure that represents some stimulus domain and is organized through consumers' past experiences. Further, they suggested that schemas are instrumental in influencing perceptual cognitive activities through generation of expectancies about incoming information. Thus, when consumers encounter new information, they tend to use existing schemas to evaluate the expectancy or the relevancy of the information.

Mandler (1982) conceptualized incongruity as the lack of correspondence between a product and its associated product category schema. Specifically, Mandler (1982, p. 10) theorized that "incongruity refers to the extent to which structural correspondence is achieved between the entire configuration of attribute relations associated with an object, such as a product, and the configuration specified by the schema" (Meyers-Levy and Tybout, 1989). Meyers-Levy and Tybout (1989) found that products that are moderately incongruent (vs. products that are either congruent or extremely incongruent) with their category schemas stimulated information processing that resulted in a more favorable evaluation. The affect generated in responding to (in)congruent information was used to explain the above findings (Meyers-Levy and Tybout, 1989, Mandler, 1982).

Mandler (1982) proposed that schema congruity, in general, elicits favorable responses in consumers. This is because people like objects that conform to their prior expectations. However, since schema congruent objects are less likely to generate cognitive elaboration, the responses they generate are only mild and are not extreme. Mandler (1982) proposed that though moderately incongruities generate greater cognitive elaboration, such incongruities can be successfully resolved. Thus, “moderate incongruities are regarded as ‘interesting and positively valued’, thereby leading to more positive responses than ones elicited by schema congruity” (Meyers-Levy and Tybout, 1989, p. 40).

Objects that are highly incongruent with existing schema generate cognitive elaboration. However, to the extent this cognitive elaboration leads to frustration because of unsuccessful attempts at resolving the extreme incongruity, these extreme incongruities elicit negative evaluations in consumers. Arguing along similar lines as Mandler (1982), we suggest that negative affect (irritation, caused as a result of frustration) is generated by consumers’ exposure to incongruent (unexpected and irrelevant) information because of consumers’ unsuccessful attempts to resolve the incongruity and wasted cognitive elaboration. Meyers-Levy and Tybout (1989) found support for Mandler’s (1982) propositions in that moderate schema incongruity enhanced evaluations of products. That is, a new product is evaluated more favorably when its attributes are moderately incongruent with consumers’ evoked product category schema.

Further research on the congruity between a product and a more general product category suggests that consumers may use different processing strategies to evaluate products. Specifically, effects of congruent information in the context of evaluation of

products suggest that when product information is congruent (incongruent) with category schema, consumers engage in category-based (piecemeal) processing (Sujan 1985; Lee 1995). It was found that consumers develop category schema - a set of expectations about the features of a typical category member with respect to a particular category, and any incoming product information is compared against this category schema. Sujan (1985) and Lee (1995) found that consumers evaluate the congruity between incoming product information and their category schema. If information is congruent with the category schema, category-based processing occurs and they simply utilize their evaluations of the product based on the schema for the product category. If information is incongruent with the category schema, consumers engage in attribute-based piecemeal processing only when they are highly involved (Sujan 1985; Lee 1995).

Finally, Nyer (1997) showed that appraisals of goal relevance and goal congruence are determinants of consumption emotions such as anger, sadness, and joy/satisfaction. These emotions, in turn, are determinants of post consumption behaviors such as word of mouth. "Goal relevance indicates the extent to which an event or an outcome is personally relevant to the individual" (Nyer 1997, p. 297). "Goal congruence - also known as outcome desirability (Roseman 1984), intrinsic pleasantness (Smith and Ellsworth 1985) - indicates the extent to which an event or outcome is congruent or incongruent with an individual's wants or desires" (Nyer 1997, p. 297). The author hypothesized that goal-congruent (incongruent) situations will lead to positive (negative) emotions. Further, goal relevance acts as a moderator and it causes the emotions to be experienced more intensely when the situation is more relevant. Subsequently, the emotions of anger, sadness, joy and satisfaction mediate the effects of goal relevance and

goal congruence on consumers' intentions to engage in word of mouth. It is to be noted that the model proposed in this dissertation also proposes the mediating role of the consumer emotion, irritation, on consumers' intentions to engage in negative word of mouth (NWOM) behavior. In the following section, a discussion on NWOM as an outcome of consumer irritation is offered.

2.3 NWOM - An Outcome of Consumer Irritation

“NWOM communication is defined as an interpersonal communication concerning a marketing organization or product that denigrates the object of communication” (Laczniak, DeCarlo and Ramaswami, 2001, p. 58; Richins 1984; Weinberger, Allen, and Dillon, 1981). NWOM refers to telling friend or relatives about their dissatisfying experience (Blodgett, Granbois and Walters, 1993). Past research has found that NWOM is a dissatisfaction response and has investigated why certain dissatisfied consumers engage in NWOM behavior (Lau and Ng, 2001; Blodgett, Granbois and Walters, 1993, Richins 1983; Woodruff, Cadotte, and Jenkins 1983). In the following discussion, we propose the rationale behind consumers' intentions to engage in NWOM behavior as an outcome of their irritation.

Past research has found that dissatisfaction, which is defined as a negative emotion - an affective response to consumption experiences (Woodruff, Cadotte, and Jenkins 1983), is an antecedent of consumers' intentions to engage in NWOM behavior. This is because dissatisfaction, by itself, is motivational in nature and when dissatisfaction levels are high, people consider complaining (Day 1984; Day, Grabicke, Schaetzle, and Staubach, 1981) and are likely to provide NWOM to their friends and relatives (Ward and Ostrom 2002). It is argued that irritation, which is a stronger negative emotion than dissatisfaction, will also be motivational in nature and, thus, will be instrumental in

urging consumers to engage in NWOM behavior. Therefore, we propose that when consumers are irritated, they will tend to engage in NWOM behavior.

It is important to note that information received through NWOM communication, as opposed to information received through commercial sources (such as advertising and print sources like Consumer Reports), has a more powerful influence on consumers' brand evaluations (Laczniak, DeCarlo and Ramaswami, 2001; Herr, Kardes and Kim 1991). That is, WOM communication is perceived to be a more credible and reliable source of information. This is because WOM, as opposed to mass advertising and print sources, is a direct and face-to-face communication. Further, in WOM communication, the communicator operates independent of the marketer and communicates his own consumption experience. Furthermore, past research has found that NWOM communication has a more powerful effect on consumers' brand evaluations than positive WOM communication (Laczniak, DeCarlo and Ramaswami, 2001). Thus, it is suggested that consumers' intentions to engage in NWOM behavior when they are irritated in the context of their experiences with a brand may adversely affect others' attitudes towards the brand and intentions to purchase the brand. Or, in other words, irritation in consumers adversely influences not only their own attitudes toward the brand, but also affects others' attitudes toward the brand through NWOM behavior.

Before proceeding with a discussion on the proposed model and hypotheses development, we offer a section on theories that attempt to explain the effects information expectancy and relevancy, and consequently, the elicitation of irritation in consumers.

2.4 Theories

Utilizing *correspondent inference theory* (Jones and McGillis, 1976), it can be argued that unexpected and irrelevant information gets noticed to a much greater extent. This is explained as follows: According to correspondent inference theory, “consumers are more likely to elaborate on information that is inconsistent from previous information or information that is distinct from other present information; thus, inconsistent and distinctive information will have more effect on perceptions than information connoting high consistency” (Lichtenstein, Burton and Karson, 1991, p. 382). Further, the theory suggests that information that is inconsistent from previous information, which may be regarded as deviations from category-based norms, gets noticed by consumers to a much greater extent. It is argued here that unexpected information may be regarded as information that is inconsistent from previous information and may be considered as a deviation from consumers’ category based norms. Following the above line of reasoning, it can be argued that consumers notice and elaborate on unexpected information to a much greater extent than they notice and elaborate on expected information. Further, it is posited that when consumers engage in goal-directed search for information, they expect to encounter relevant information that will help them achieve their goals. However, when they encounter information that is unexpected and irrelevant (vs. expected and relevant) to their goals, they not only notice such information to a greater extent - because this information is inconsistent and distinctive from the usual information encountered by consumers - but also elaborate on such information to a greater extent.

Utilizing *Thaler’s utility theory* (1985), it can be argued that consumers are more responsive to unexpected and irrelevant information. Thaler’s utility theory suggests that consumers compare incoming information or information at hand with an internal

standard i.e., information they expect to encounter. Utilizing Thaler's utility theory, we discuss below the perceived utility of encountering information that varies in relevancy and expectancy.

When the information encountered is relevant (irrelevant) they experience a psychological pay-off or a gain (loss). Further, when the relevant information is unexpected, they perceive a higher gain than when the relevant information is expected. However, when consumers are exposed to irrelevant information and when such irrelevant information is unexpected, consumers experience a larger loss than when such irrelevant information is expected. Since consumers' value function is much steeper in the loss domain than in the gain domain (Thaler, 1985; Mazumdar and Jun, 1993), consumers are more responsive to a value function in the loss domain than in the gain domain. So, when consumers are exposed to irrelevant (relevant) information that is unexpected, they would be more responsive to such information because of the perceived losses incurred due to a steeper loss in the value function in this condition than the perceived gain realized in the unexpected-relevant condition. Following this line of reasoning, it is suggested that consumers may perceive more harm when they encounter unexpected-irrelevant information than their perceived gain from unexpected-relevant information.

According to *experiential bases of persuasion* (Meyers-Levy and Malaviya 1999), consumers' judgments about subject matter and information are mediated by sensations or feelings that are triggered by the very act of engaging in processing that information. Accordingly, it is argued here that when consumers engage in information processing, they experience feelings of frustration (contentment), depending on whether they are able

to make closure over irrelevant (relevant) or conflicting (rewarding) information.

Consider the situation when consumers engage in goal-directed search for information: when consumers conclude, after expending the cognitive effort to elaborate upon a piece of information, that the information is irrelevant and would not help them achieve their goal, they would experience feelings of irritation and frustration.

Summing the arguments from the theories mentioned above, we suggest that unexpected-irrelevant information (vs. unexpected-relevant and expected-relevant information) gets noticed to a much greater extent and that consumers experience feelings of irritation when exposed to such information. It is suggested here that irritation will have a negative influence on the consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior.

In the next chapter, we propose a model of consumer irritation and develop the hypotheses based on the effects of the proposed antecedents and moderators of consumer irritation and the subsequent effects of irritation on consumers' attitudes and intentions.

CHAPTER 3. CONCEPTUAL MODEL AND HYPOTHESES DEVELOPMENT

3.1 Model of Consumer Irritation

A conceptual model of consumer irritation is proposed in Figure 3.1. In brief, it is posited that information expectancy moderates the effect of information relevancy on consumer irritation (see the solid arrows). Further, the model predicts that consumer irritation will be elicited in different degrees in consumers who differ in their propensity to evaluate information. In other words, the individual level variable—need to evaluate—will moderate the elicitation of irritation and its subsequent transfer to consumers' attitudes and intentions. The model also posits that irritation mediates the effects of information relevancy and information expectancy on the outcome variables of consumer attitudes toward the brand and word of mouth behavior. The model also shows the “staying power” of irritation. Specifically, the dotted lines show that the delayed effects of irritation can persist over time. It will be hypothesized that retention of irritation as well as of the information causing the irritation will have an effect on the outcome variables after a short delay. Whereas, after a long delay, only the emotion of irritation will play a role.

Discussion related to the conceptual model is structured in two sections. In the first section, we propose arguments and hypotheses related to Study One. Specifically, we discuss the main effects of information relevancy, the moderating roles of information expectancy and the individual level variable, need to evaluate, and the mediating effects of consumer irritation on consumers' attitude toward the brand and intentions to engage in NWOM behavior. Discussion in the second section is related to Study Two.

Specifically, retention of incongruent information and irritation, the delayed effects of irritation, and the effect of time on consumers' attitude toward the brand and intentions to engage in NWOM behavior.

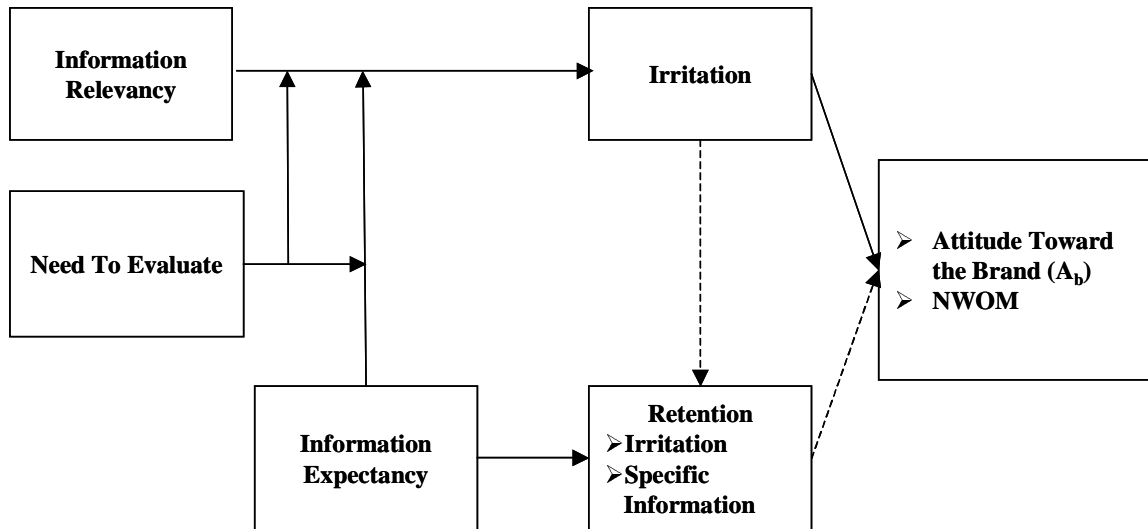


Figure 3.1: Model of Consumer Irritation

3.2 Study One

3.2.1 Main Effect of Information Relevancy

Relevance refers to the degree to which a piece of information contributes to the identification of the primary message communicated by the ad (Lee and Mason 1999). As mentioned earlier, consumers develop the ability to expect and identify relevant information and have purpose in information acquisition and choice because much of consumer behavior is goal-directed (Bagozzi and Dholakia 1999; Huffman and Houston 1993). Further, the literature on goal-derived categories suggests that consumers classify product information with respect to their search goal (Meyvis and Janiszewski 2002; Ratneshwar, Pechmann and Shocker 1996; Barsalou 1983) and classify information as

conforming - relevant (i.e., the type of information they were searching for) or not conforming - irrelevant (i.e., the type of information they were not searching for).

Meyvis and Janiszewski (2002) found that the impact of irrelevant information - information that was irrelevant to the product's ability to deliver the desired benefit - was considerable to the extent that it diluted subjects' beliefs in the product's ability to provide the desired benefit (though the information did not communicate that the product was unable to provide the desired benefit). Since consumers are frequently exposed to large quantities of information, they desire exposure to information that conforms to their goals or, in other words, is relevant. If, after spending their cognitive effort to understand a given piece of information, consumers realize that the information is not relevant to their goals, they are likely to get frustrated and irritated. It is posited that the more irrelevant the information, the higher the disconfirmation in consumers' minds, and higher the elicitation levels of the negative emotion of irritation (Biswas and Thota 2003).

Thus, it is posited that:

H1: The presence of irrelevant information, compared to relevant information, results in higher levels of irritation in consumers.

3.2.2 Moderating Role of Information Expectancy

As discussed earlier, consumers elicit favorable responses when exposed to relevant information and unfavorable responses when exposed to irrelevant information. This is because consumers develop the ability to identify relevant information and have purpose in information acquisition and choice because much of consumer behavior is goal directed (Bagozzi and Dholakia 1999; Huffman and Houston 1993). However, it is posited here that this finding is qualified by the expectancy of the relevant information.

It has been found that while relevant information that is unexpected in nature may appear to be more rewarding to the consumer and results in generation of more favorable attitudinal responses than relevant information that is expected in nature, irrelevant information that is unexpected in nature may lead to more frustration than irrelevant information that is expected in nature (Lee and Mason, 1999). The authors explained that this result is observed because consumers fail to understand how the information could be of use to them or their goal. It is argued in this dissertation that the unfavorable attitudinal responses in consumers are seen because of elicitation of irritation in consumers. In other words, irritation mediates the effect of information expectancy and relevancy on consumers' attitudes and intentions to engage in NWOM behavior. The mediating role of irritation, and the transfer of irritation in consumers to their attitudes and intentions to engage in NWOM behavior, is discussed in further detail later in this dissertation, where this mediation is discussed.

In line with above findings, it is posited that information expectancy moderates the impact of information relevancy. When consumers are exposed to unexpected information, irrelevant information (relevant information) generates more (less) irritation and less (more) favorable attitudinal responses. It is argued that when consumers are exposed to information that is unexpected, consumers' uncertainty about the content of information causes initial tension. Further, it is posited here that consumers would spend additional cognitive effort to understand and decide whether the information is relevant. Upon discovering that the information is irrelevant in nature, consumers will be irritated and frustrated due to their wasted cognitive effort on information that is not rewarding to them. Consequently, this irritation in consumers may result in highly negative attitudinal

responses. On the contrary, when unexpected information is relevant in nature, consumers will be pleased because they would interpret the relevant nature of information as rewarding and conforming to their search goals. Consequently, because consumers are pleased with such information, they will elicit favorable attitudinal responses. Accordingly, it is posited that consumers will be highly irritated when the unexpected information is irrelevant and pleased when the unexpected information is relevant.

When consumers are exposed to expected information, irrelevant information (relevant information) also generates more (less) irritation and less (more) favorable attitudinal responses greater (lesser) intentions to engage in NWOM behavior. However, it is argued here that the effects of irrelevant information on consumer irritation are more pronounced (less pronounced) when the information is unexpected (expected) in its content. That is, irrelevant information generates more (less) irritation in consumers when it is unexpected (expected). This result is posited because, unlike in the unexpected information condition, the nature of information in the expected information condition is not uncertain and consumers may a priori possess knowledge about the relevancy of the information. Thus, the following hypotheses follow from the above discussion:

H2: Information expectancy moderates the effect of information relevancy on consumer irritation: irrelevant information will result in higher irritation than relevant information when consumers are exposed to unexpected information compared to expected information.

H3: Information expectancy moderates the effect of information relevancy on consumer attitudes and intentions: irrelevant information will result in (a) a less favorable attitude toward the advertised brand and (b) greater intentions to engage in NWOM behavior than relevant information when consumers are exposed to unexpected information compared to expected information.

3.2.3 Moderating Role of Need to Evaluate

The above-proposed effects of information that varies in its expectancy and relevancy, however, are likely to be contingent on the individual difference variable- “need to evaluate”. Need to Evaluate (NE) is defined as “the chronic tendency to engage in evaluative responding” (Jarvis and Petty, 1996, p. 172). The NE construct differs from the ‘need for cognition’ construct in that the NE construct moderates the degree of polarization of the direction or the valence of processing without affecting the elaboration likelihood per se (Jarvis and Petty 1996; Fennis and Bakker 2001). Thus, high NE (HNE) individuals are expected to engage in more evaluatively polarized responses compared to low NE (LNE) individuals but HNE individuals are not expected to be more motivated in extensive message relevant thinking than LNE individuals (Jarvis and Petty 1996; Fennis and Bakker 2001).

Fennis and Bakker (2001) found that the HNE individuals were more irritated after exposure to disliked ads than LNE individuals. In accordance with this finding, it is expected that HNE individuals may respond with extreme feelings of irritation when exposed to irrelevant information as opposed to LNE individuals. This is because HNE individuals possess the chronic tendency to engage in more evaluatively polarized responses. Thus, it is argued that irritation will be elicited in different degrees in consumers who differ in their propensity to evaluate. In other words, it is proposed that the individual level variable=need to evaluate-will moderate the elicitation of irritation (and thus recall) in consumers and its subsequent effect on their attitudes and intentions. Thus, it is hypothesized that:

H4: Need to evaluate moderates the effect of information relevancy on consumers’ irritation levels: Irrelevant information will result in higher irritation than relevant information in HNE consumers compared to LNE consumers.

H5: Need to evaluate moderates the effect of information relevancy on consumers' attitudes and intentions: Irrelevant information will result in (a) less favorable attitude toward the advertised brand, and (b) intentions to engage in NWOM behavior than relevant information in HNE consumers compared to LNE consumers.

In line with the arguments proposed above regarding the chronic tendency of HNE individuals to engage in evaluatively polarized responses, it is posited here that the moderating effects of information expectancy on the effects of information relevancy will be more pronounced in HNE consumers than in LNE consumers. For instance, when exposed to irrelevant information, unexpected information would generate less favorable attitudinal responses in HNE consumers compared to LNE consumers. In other words, need to evaluate will moderate the above-discussed effects of information relevancy and expectancy on consumer irritation. As explained earlier, the negative feelings of irritation will result in less favorable attitudes and intentions to engage in NWOM behavior in consumers. Thus, it is proposed that:

H6: The effects of information expectancy and information relevancy on consumers' irritation levels are contingent on consumers' need to evaluate: For HNE consumers, as opposed to LNE consumers, irrelevant information will elicit *higher* levels of irritation than relevant information when consumers are exposed to unexpected information than when they are exposed to expected information.

H7: The effects of information expectancy and information relevancy on consumers' attitudes and intentions to engage in NWOM behavior are contingent on consumers' need to evaluate: For HNE consumers, as opposed to LNE consumers, irrelevant information will elicit *less favorable* attitudes toward the advertised brand and intentions to engage in NWOM behavior than relevant information when consumers are exposed to unexpected information than when they are exposed to expected information.

3.2.4 Mediating Role of Irritation

As discussed earlier, it is argued that irrelevant information that is unexpected in nature results in higher irritation in consumers. Furthermore, information that generates irritation in consumers will result in less favorable attitudes and intentions to engage in

NWOM behavior. Thus, it is posited that the effects of information expectancy and relevancy are mediated through the irritation generated in consumers. Consequently:

H8: Irritation mediates the effects of information expectancy and relevancy on consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior.

3.3 Study Two

3.3.1 Delayed Effects of Irritation

While it is posited above that irritation in consumers mediates the effects of incongruent information on consumers' attitudes toward the brand and their intentions to engage in NWOM behavior, it is suggested here that such irritation may stay in consumers' memory and have delayed effects on their attitudes toward the brand and intentions to engage in NWOM behavior. Further, it is argued here that after a long delay, the extremity of their negative emotion of irritation will be retained to a much greater extent than the specific information that caused this irritation. Study Two discusses the effects of retention of incongruent information and irritation in consumers after short and long delays and proposes the subsequent effects of such recall on their attitude toward the brand and their intentions to engage in NWOM behavior.

Discussion related to Study Two is structured in four sections. In the first section, we review the literature and findings from extant research that discuss consumers' recall of incongruent information. Next, a section on retention of irritation in consumers is offered. Specifically, we discuss the rationale behind consumers' increased recall of their irritation. Subsequently, the effects of information relevancy, expectancy, and need to evaluate on consumers' recall of information and irritation are discussed and the hypotheses proposed. Finally, we discuss the effects of time on consumers' recall of their irritation and information.

3.3.2 Information Incongruency and Recall

Past research shows that subjects possess better memory for incongruent information than for congruent information (Hastie 1980, 1981; Hastie and Kumar, 1979; Srull, 1981; Srull, Lichtenstein and Rothbart, 1985; Srull and Wyer, 1989; Heckler and Childers 1992; Lee and Mason, 1999). Several theoretical explanations have been offered in the literature to explain the better memory for incongruent information. According to Hastie and Kumar (1979), when consumers are exposed to incongruent information, such information is perceived to be inconsistent with consumers' existing schema. In such cases, consumers will retrieve additional information from their memory to make sense out of the inconsistency with their existing schema about such information. This expenditure of the additional elaborative effort increases the number of associative pathways in consumers' long-term memory and increases recall for incongruent (read unexpected) information.

Graesser (1981) proposed the 'schema pointer and tag model' to explain the encoding process and memory for congruent and incongruent information. The author proposed that while the atypical and inconsistent items in incongruent information are encoded with a "distinctive tag" and are stored as unique items in memory, the typical and consistent items in congruent information are encoded as "pointers" to a general schema, which represents the typical components or items in the schema. Incongruent information results in higher recall for information because this information is encoded and stored as something that is distinctive and unique and not something that is typical. In addition, the model proposed that incongruent information, as opposed to congruent information, is remembered better under delayed recall conditions.

While these earlier attempts to understand the effects of congruent versus incongruent information are noteworthy, it must be noted that incongruity was conceptualized only in terms of information expectancy. More recent work by Lee and Mason (1999) and Heckler and Childers (1992) has viewed incongruity from the perspective of relevance in addition to information expectancy. According to Lee and Mason (1999) and Heckler and Childers (1992): (1) when consumers are exposed to unexpected (vs. expected) information, they engage in more detailed encoding resulting from more effortful processing which, in turn, increases the number of associative pathways in long-term memory, and this subsequently enhances recall at a later time (Heckler and Childers 1999; Srull et al. 1985; Srull 1981; Hastie 1980, 1981 and Friedman 1979), and (2) when consumers are exposed to relevant (vs. irrelevant) information, they engage in elaborative processing of such information which enhances formation of associative linkages in their long-term memory network which, in turn, facilitates greater recall at a later time (Heckler and Childers 1992; Srull et al. 1985; Srull 1981; Hastie 1980, 1981). Thus, information that is relevant (vs. irrelevant) to consumers' basic goal or to the ad's message forms (does not form) associative linkages within the memory network for the ad or the theme and makes retrieval easy (difficult) at a later time (Heckler and Childers 1992). This suggests that information that is relevant leads to high levels of recall. In line with the above arguments, social cognition research posits that when consumers recall information that varies in its expectancy and relevancy, they recall unexpected-relevant information, expected-relevant information, unexpected-irrelevant information and expected-irrelevant information in decreasing order.

Regarding the recall levels associated with the irrelevant information condition, social cognition research suggests that the irrelevant nature of information should limit its assimilation into the associative memory network for the ad or the theme and, thus, leads to lower recall levels. Interestingly, past research has found results that do not conform to the above explanation for lower recall levels for the irrelevant condition (Heckler and Childers 1992; Lee and Mason 1999). Specifically, the irrelevant (vs. relevant) information elicited high levels of recall not only in the immediate condition (recall levels were measured four minutes after ad exposure), but also in the delayed condition (recall levels were measured three days after ad exposure) (Lee and Mason 1999; Heckler and Childers 1992). These results not only indicate higher recall levels for irrelevant information but also demonstrate low decaying power of irrelevant information when compared to relevant information.

Surprisingly, hardly any explanation exists for these anomalous results. This dissertation attempts to explain these inconsistencies and results through the mediating role of consumers' negative affective reaction-irritation. This dissertation suggests that irrelevant information is retained to a greater extent because irrelevant information (vs. relevant information) causes higher levels of irritation in consumers.

3.3.3 The “Staying Power” of Irritation

Irritation, a set of extreme negative emotions, is a consequence of frustration and annoyance. Individuals may retain such heightened negative emotional states of irritation as well as the information that causes this irritation, and this may have serious and disturbing implications for managers. The following discussion suggests that there may be four explanations for retention of information causing the irritation, as well as the emotion of irritation experienced by consumers.

First, past research suggests that negative affect experienced by consumers leads to development of interconnected nodes in memory (Bagozzi, Gopinath and Nyer 1999, Wegener Duane and Petty 1995; Schwarz and Clore 1983). This is because negative affect indicates environmental conditions that are problematic in nature and need individuals to come up with solutions for coping up with such situations (Bagozzi, Gopinath and Nyer 1999, Wegener Duane and Petty 1995; Schwarz and Clore 1983). Based on this argument, it is posited that irritation-an affective state that is negative in its valence –may be retained over time.

Competing explanations on mood maintenance and repair, however, suggest asymmetric effects of positive mood (vs. negative mood). The mood maintenance and repair explanation posits that while individuals in a positive affective state try to prolong their positive (favorable or desirable) state (mood maintenance), those in a negative affective state attempt to engage in pleasant thoughts to repair the negative (favorable or undesirable) state (mood repair) (Isen 1984). However, an interesting finding shows that negative affective state inhibits the recall of positive memories (Isen, Shalcker, Clark and Karp 1978). This finding counters the rival mood repair explanation and it is argued here that the impact of negative affective state, such as irritation, is substantial (in that consumers engage in effortful processing of negative mood causing stimuli) to the extent that it is retained over time. Further, it is suggested here that the effortful processing of the negative affect causing stimuli increases elaborative processing. Consequently, because of elaborative processing of such stimuli, detailed encoding occurs and leads to the formation of associative linkages within the memory network for such information. Accordingly, the detailed encoding of irritation causing stimuli and the formation of

associative linkages in memory should result in the higher retention of such information and the emotion of irritation experienced by consumers.

Another argument, which explains that irritation in consumers may be retained over time when they are irritated, incorporates findings from past research on negative emotion elicitation. Lazarus (1991) argues that all emotions are a result of primary and secondary cognitive appraisals. Thus, the author posits that while primary appraisals determine whether a current situation is relevant to one's goals, secondary appraisals assess one's goals and prospects for coping when important and relevant goals are threatened. Schwarz (1990) argues that negative emotion-laden encounters, in particular, require coping, which manifest into individuals' avoidance or removal from negative emotion eliciting situation.

It is posited here that the following processes would occur when consumers encounter stimuli (e.g., stimuli that are unexpected and not relevant to consumers' goals) that are capable of eliciting negative emotions of irritation. When consumers encounter such stimuli, while primary appraisals would determine that the stimuli encountered are neither expected nor relevant to one's goals, secondary appraisals would assess the prospects for coping with such stimuli. Further, irritation -which may occur because of consumers' encounters with stimuli that are unexpected and not relevant to their goals -a negative emotion-laden response to a stimulus, may result in consumers' coping with such stimuli in a manner that consumers avoid or remove themselves from these negative emotion-eliciting situations of irritation. Because consumers would exercise caution to ensure avoidance of such stimuli in case of any possible future encounters, the very process of appraising and the subsequent attempts to avoid these stimuli would lead to

elaborative processing of such stimuli. Similar to the discussion above, the elaborative processing of such stimuli would lead to detailed encoding which, in turn, forms associative linkages in consumers' memory network for such stimuli. The associative linkages would, in turn, facilitate greater retention of past irritating experiences and, consequently, the emotion of irritation in consumers when they are exposed to such stimuli.

Third, it is argued here that irritation in consumers is retained because consumers assimilate their irritating experiences. Unlike customer delight, which may be assimilated as an experience that may be viewed as normal and part of their regular schema (Rust and Oliver, 2000), consumers would assimilate an irritating experience as one that clearly needs to be avoided in future and not one that is a normal experience in their schema. Arguing along the same lines as Lazarus (1991), it is posited that when consumers assimilate any experience as one that irritates them, the very process of appraising this experience leads to elaborative processing and results in the formation of associative linkages in consumers' memory network for such experiences and, consequently, leads to high retention. In sum, it is suggested that consumers would 'assimilate' the irritation generated by such information and elicit higher retention for the emotion of irritation as well as information causing the irritation. In other words, this irritation is 'assimilated' and stays in consumers' memory.

3.3.4 Effects of Information Relevancy, Information Expectancy, and Time on Retention of Irritation and Information

This dissertation argues that irrelevant information may result in higher retention of such information because of having caused higher levels feelings of irritation than relevant information. The above argument utilizes the theory of experiential bases of

persuasion, which proposes that consumers' judgments about any incoming information are mediated by feelings that are generated by the very act of engaging in processing that information. Thus, we argue that unexpected-irrelevant information (vs. unexpected-relevant and expected-relevant condition) may be retained to a greater extent in consumers because their judgments of such information are mediated by feelings of irritation that are generated by the very act of engaging in processing this information. Additionally, past research has found that unexpected information leads to higher memory and recall (Heckler and Childers 1992; Lee and Mason 1999). This is because unexpected information requires more processing effort and, logically, requires more cognitive effort and, therefore, forms more associative linkages in memory. However based on the arguments in support of Hypothesis 2, we posit that information expectancy will moderate the effects of information relevancy on retention of irritation and specific information causing the irritation. Specifically:

H9: Information expectancy moderates the effect of information relevancy on consumers' retention levels: irrelevant information will result in higher retention of (a) irritation and (b) information than relevant information when consumers are exposed to unexpected information compared to expected information.

3.3.5 The Effect of Time

As discussed in the sections above, consumers retain information that causes irritation and also the emotion of irritation elicited in response to such information. While past research has examined consumers' recall of incongruent information, it is silent on retention of their irritation in response to incongruent information. Below, we discuss and compare consumers' retention of specific information as well as emotion of irritation -in response to information that varies in its expectancy and relevancy -after short and long delays.

Results from past research on information incongruity and recall indicate that the delayed effects of irrelevant and unexpected information (vs. unexpected-relevant and expected-relevant condition) on consumers' recall levels for such information are high (Lee and Mason 1999; Heckler and Childers 1992). It is posited here that after a short delay, subjects would be able to retain the specific information as well as the emotion of irritation. However after a long delay, while consumers may be able to retain their overall negative feelings of irritation to a much greater extent, their retention of the specific information may be attenuated. In other words, consumers may not be able to remember or reconstruct the exact information after a long delay, but they may still be able to remember the extremity of their negative emotion (irritation) elicited in response to such information. This is because irritation in consumers requires individuals to cope up with such situations and come up with solutions to avoid such situations in future and, thus, leads to elaborative processing of such information and formation of associative linkages in consumers' memory for such information.

Accordingly, it is argued that the irritation emotion decays slowly from consumers' memory. It is further posited that the emotion of irritation, as opposed to specific information, will be retained to a greater extent. Consequently, it is proposed that retention of both the irritation emotion and the information will mediate the effects of information relevancy and information expectancy in the short delay condition. In contrast, the irritation emotion will play a stronger mediational role in the long delay condition. Specifically:

H10: In the short delay condition, consumers' retention of (a) irritation and (b) information mediates the effect of information relevancy and information expectancy on consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior.

H11: In the long delay condition, consumers' retention of irritation will play a stronger role than retention of information in mediating the effect of information relevancy and information expectancy on consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior.

CHAPTER 4. PRETESTS

4.1 Experimental Design, Subjects and Procedure

A 2 (Information Relevancy: relevant information vs. irrelevant information) \times 2 (Information Expectancy: unexpected information vs. expected information) \times 2 (Need to Evaluate: high vs. low) between-subjects design will be used to test the proposed hypotheses. Information relevancy and information expectancy will be manipulated factors and each factor will have two levels. The individual level variable, need to evaluate, will be a measured factor with two levels. A median split will be done to divide the subjects into HNE and LNE individuals based on their NE score.

Three pretests were conducted to determine appropriate manipulations for the main studies. The primary purposes of the pretests were (1) to decide on the choice of the scenario to be used for subsequent pretests and for the main study, (2) to identify information that was perceived as relevant and irrelevant in the context of the given scenario from subjects' open-ended responses, and assess the degree to which subjects will show irritation when they imagined exposure to such information, and (3) to measure the degree to which information presented in the context of the scenario was perceived as relevant and irrelevant and assess the extent to which such information caused irritation. Results of the three pretests are discussed in the following three sections.

4.2 Pretest One—Selection of the Scenario

To determine an appropriate scenario for subsequent pretests and for the main study, twenty-four subjects were asked to rate four scenarios on three 7-point scales. Subjects were asked to rate their opinions of the scenarios on the following three scales: (1) "Can imagine/ cannot myself in this situation" (ranging from 1 = "Cannot imagine myself in

this situation at all” to 7 = “Can imagine myself in this situation), (2) “Find/ do not find this situation plausible” (ranging from 1 = “Find this situation highly implausible” to 7 = “Find this situation highly plausible”), and (3) “Can/cannot relate to this situation” (ranging from 1 = “Cannot relate to this situation at all” to 7 = “Can relate to this situation very much”). A copy of the Pretest One questionnaire can be found in Appendix A–Pretests.

The results of Pretest One are exhibited in Table 4.1. The four scenarios that subjects were exposed to are referred to as: (1) the “Stolen Credit Card Situation,” (2) Bank Checking Account Situation,” (3) “Credit Card and Bank Account Link Situation,” and (4) “Digital Camera Toll Free Number Situation.” Subjects’ ratings of the four scenarios on each of the three scales mentioned in the above paragraph have been summarized in Table 4.1. Results indicate that the “Stolen Credit Card Situation” scenario had higher ratings on the three seven-point scales than the remaining three scenarios.

Since subjects’ evaluations of the “Credit Card and Bank Account Link Situation,” are also quite high in that they indicated that they consider the situation plausible and could imagine and relate to the situation, we wanted to compare which of the two situations—namely, the “Credit Card and Bank Account Link Situation” and the “Stolen Credit Card Situation”—was the one subjects could imagine and relate to a greater extent. First, we conducted a paired samples t-test to analyze which of the two situations was the one subjects could better imagine themselves in. Results indicate that there was no significant difference in means when we asked the subjects to imagine themselves in the two situations ($\text{mean}_{\text{Stolen Credit Card Situation}} = 5.11$, $\text{mean}_{\text{Credit Card and Bank Account Link Situation}} = 5.03$, $t = .225$, $p > .05$). Next, similar results were found when we compared which of the

two situations was the one subjects could better relate to. A paired samples t-test indicates that there was no significant difference in means when we asked the subjects to indicate which of the two situations they could better relate to ($\text{mean}_{\text{Stolen Credit Card Situation}} = 4.34$, $\text{mean}_{\text{Credit Card and Bank Account Link Situation}} = 4.08$, $t = 1.24$, $p > .05$). However, since the absolute means indicate that subjects could imagine themselves and relate to the “Stolen Credit Card Situation” to a greater extent than to the “Credit Card and Bank Account Link Situation,” or the other two other scenarios, we decided to proceed with the “Stolen Credit Card Situation.”

Table 4.1: Pretest One Results

Scenario	Mean Values for the Scenario
STOLEN CREDIT CARD SITUATION	
<i>I cannot/ can imagine myself in this situation</i>	5.11
<i>I find this situation highly implausible/plausible</i>	5.15
<i>I cannot/can relate to this situation</i>	4.34
BANK CHECHING ACCOUNT SITUATION	
<i>I cannot/ can imagine myself in this situation</i>	5.07
<i>I find this situation highly implausible/plausible</i>	4.69
<i>I cannot/can relate to this situation</i>	4.00
CREDIT CARD AND BANK ACCOUNT LINK SITUATION	
<i>I cannot/ can imagine myself in this situation</i>	5.03
<i>I find this situation highly implausible/plausible</i>	5.15
<i>I cannot/can relate to this situation</i>	4.03
DIGITAL CAMERA TOLL FREE NUMBER SITUATION	
<i>I cannot/ can imagine myself in this situation</i>	4.76
<i>I find this situation highly implausible/plausible</i>	4.84
<i>I cannot/can relate to this situation</i>	3.46
SUMMATED SCALE	
‘Stolen Credit Card Situation’ summated scale	4.87
‘Bank Checking Account Situation’ summated scale	4.58
‘Credit Card and Bank Account Link Situation’ summated scale	4.74
‘Digital Camera Toll Free Number Situation’ summated scale	4.35

4.3 Pretest Two—Selection of Relevant and Irrelevant Information

The second pretest was conducted to obtain subjects' open-ended responses to identify information that is perceived as relevant and irrelevant in the context of the "Stolen Credit Card Situation." It is argued here that subjects' open-ended responses with respect to the given scenario would enhance our understanding of subjects' perception of relevant and irrelevant information when they imagine themselves in the context of the "Stolen Credit Card Situation." Additionally, using the open-ended responses from subjects to determine relevant and irrelevant information for future pretests and the main study would make the manipulations of information relevant, realistic and stronger.

Twenty-two subjects were asked to list information that was relevant and irrelevant in the context of the given scenario in an open-ended questionnaire. The "Stolen Credit Card Situation" exposed the subjects to a scenario where subjects imagined that they were in a situation whereby their wallet, containing their credit card, IDs and all other relevant documents, was stolen. Subjects were also asked to imagine that they are interested in a good credit rating so that they can make big purchases when they graduate next year. Further, subjects were told that the customer service representative at the credit card company offered to send a free credit report, possible fraudulent activities related to their account, and any other information that will help them maintain a good credit rating in the future. It is important to note that since credit card companies do not send general information about their services, and that any information that they send to their customers is mostly in the form of various offers about the different services and promotions they offer to their customers, we will be using the word 'offers' and 'information' interchangeably in this dissertation.

Subjects were given the following information in the scenario—“you are expecting to receive this document ASAP so that you get the (1) form promised by the representative, and (2) information that will help you improve and maintain a good credit rating.” After subjects read the scenario, they read the instruction, “While you are expecting to receive the form in the regular mail, you get mails for *other* products and services marketed by your credit card company. Please list 5 offers (for products/ services) which you consider as irrelevant (relevant) offers from the credit card company in this situation.” Fourteen subjects participated in the irrelevant information condition, whereas eight subjects participated in the relevant information condition.

The open-ended responses were content analyzed and assigned codes. These responses are presented in Tables 4.2 and 4.3. As can be seen in Appendix C, each of the five open-ended responses given by each subject was assigned a code. For example, the response “Offer for another Credit Card” was assigned a Code of 1. Ten distinct types of offers were identified in the irrelevant information condition and ten distinct types of offers were identified in the relevant information condition. All subjects’ responses were categorized to determine the frequency of each response. For example, the number of subjects who indicated the response “Offer for another Credit Card” was 20, as indicated in Table 4.2. The questionnaire used in Pretest Two can be found in Appendix B–Pretests.

Table 4.2: Summary of Coded Irrelevant Offers

Code	Irrelevant offer	Number of subjects who indicated this offer as an irrelevant offer
1	Offer for another credit card	20
2	➤ Offer for a credit card with a low APR/upgrading my	

(Table Continued)

	card Signing up for a card to give you frequent flyer miles	
4	Selling other products—sales promotions <ul style="list-style-type: none"> ➤ Tupperware ➤ Pots and pans/kitchen utensils ➤ Cellular phones ➤ Buy a computer ➤ Writing pen set sales promotion ➤ Magazine subscription ➤ Computer software sales promotion ➤ T-shirt or hat 	10
5	Selling other services—sales promotions <ul style="list-style-type: none"> ➤ Service for benefits for small owners ➤ Insurance for credit cards ➤ Points rewards for purchases ➤ Sign up for different services ➤ Get your picture put up on your credit card for security purposes for an extra charge ➤ Offers to seminars ➤ Cash advance offers 	8
6	Sending you other ads like clothing store ads and car ads	2
7	Other offers with the existing card <ul style="list-style-type: none"> ➤ An offer for prizes when charging over \$500 ➤ Waive annual fee if you get friends to join ➤ Money—or dividend for your child’s college tuition for purchases made with the card—will be irrelevant when you don’t have children ➤ Free gift offers ➤ Transferring balances from other cards for free ➤ A chance to win a trip ➤ Vacation packages sales promotions—a vacation for gaining so many points, or spending so much ➤ Cash advance checks ➤ Offer to win a television 	15
8	Other offers <ul style="list-style-type: none"> ➤ Offerings on other bank accounts ➤ Switch to my bank offers ➤ Information regarding other services of my bank 	3
9	Giving away my information <ul style="list-style-type: none"> ➤ Giving my information to hotels, who in turn call me when I am trying to eat dinner to offer/sell me a weekend getaway 	1
10	Offer to increase your credit limit	2

Table 4.3: Summary of Coded Relevant Offers

Code	Relevant Offer	Number of subjects who indicated this offer as an relevant offer
1	Free credit report for or discount on credit report in future/help from a representative to better understand a credit report <ul style="list-style-type: none"> ➤ Discount on credit reports in the future ➤ Toll free number to call and have a representative assist you with the results of the credit report ➤ Free credit report (monthly basis) ➤ Receive mail showing you how to maintain a good credit score ➤ Informational tips on how to keep a clean credit report ➤ Offer counseling or help to those who receive a poor credit report ➤ Credit help 	11
2	Protection plans—credit cards <ul style="list-style-type: none"> ➤ Credit card protection plans ➤ Stolen card protection ➤ An offer to pay for protection against credit card theft 	3
3	Lowered interest rate on the credit card <ul style="list-style-type: none"> ➤ A lower interest rate offered by the credit card company ➤ Lower APR 	4
4	Waive the charges on the transactions made after the credit card was stolen/no service fee/ no overdraft fee/free service for three months <ul style="list-style-type: none"> ➤ No service fee required ➤ No overdraft fee ➤ Free statements of transactions when the credit was stolen ➤ 3 months of free service 	7
5	Higher credit limit/transfer balances <ul style="list-style-type: none"> ➤ Possibly a higher credit limit for good credit actions ➤ Transfer balances 	2
6	A new card/a better and more sophisticated card <ul style="list-style-type: none"> ➤ Free insurance covering credit card ➤ Application for new card plan ➤ New card to replace stolen one ➤ A new and more sophisticated card for good credit and large spenders ➤ An offer for an additional credit card with the company 	5
7	Information about other accounts with the credit card company/a packet to add features to the existing credit card <ul style="list-style-type: none"> ➤ Information about different accounts with that 	2

(Table Continued)

	company ➤ A packet for add on features to credit card membership	
8	Customer satisfaction questions asked by the credit card company/ post-service questions if everything is alright with the customer	2
9	Coupons on purchases made	1
10	Consolidate debt	1

After the two groups of subjects listed the relevant and irrelevant offers respectively, subjects indicated the extent to which they would be irritated if they would be exposed to such offers/information in the context of the given scenario. Irritation was measured by using the following seven-7point scales (Fennis and Bakker 2001, Aaker and Bruzzone 1985): (1) “Not annoying/ annoying” (ranging from 1 = “Not annoying at all” to 7 = “The information is very annoying”), (2) “Not irritating / very irritating” (ranging from 1 = “Not irritating at all” to 7 = “Very irritating”), (3) “Not ridiculous/very ridiculous” (ranging from 1 = “Not ridiculous at all” to 7 = “Very ridiculous”), (4) “Not stupid/very stupid” (ranging from 1 = “Not stupid at all” to 7 = “Very stupid”), (5) “Does not get on my nerves/really gets on my nerves” (ranging from 1 = “Does not get on my nerves at all” to 7 = “Really gets on my nerves”), (6) “Not troublesome/very troublesome” (ranging from 1 = “Not troublesome at all” to 7 = “Very troublesome”), and (7) “Not pushy/very pushy” (ranging from 1 = “Not pushy at all” to 7 = “Very pushy”). These measures are consistent with the measures used in past research (Fennis and Bakker 2001, Aaker and Bruzzone 1985). As expected, mean comparisons indicate that subjects, who imagined exposure to irrelevant offers (information), were more irritated than subjects who imagined exposure to relevant offers (information) ($\text{mean}_{\text{irrelevant}} = 5.62$, $\text{mean}_{\text{relevant}} = 3.30$; $p < .01$).

We selected the irrelevant and the relevant offers for the third pretest based on the number of subjects who indicated a particular offer as being irrelevant or relevant. Accordingly, the offers selected for the irrelevant condition are: (a) offer for a cobranded credit card for providing vacation packages, (b) promotional offer for another product—a cell phone by the credit card company and another cellular services provider, (c) offer for another service—by the credit card company and certain other companies, and (d) a promotional mail for offers for variety of products. Similarly, the offers selected for the relevant condition are: (a) offer to assist the customer with an ID theft affidavit form to dispute fraudulent debts and accounts on the credit report, (b) offer for ID theft insurance to recover losses, (c) offer for payment protection to help with monthly bill payments, and (d) offer to provide extensive automatic checks to reduce risks in similar situations in future.

4.4 Pretest Three—Selection of Relevant and Irrelevant Information

The objective of the third pretest is to assess the degree to which relevant or irrelevant information identified in Pretest Two was perceived as such in the context of the “Stolen Credit Card Situation” by another group of subjects. In a between-subjects design, subjects were asked to indicate the extent to which they found the offers and the information therein relevant. Thus, subjects indicated the extent to which they found the offer and the information therein relevant on the following scale: “Find the offer relevant/ do not find the offer relevant in this situation” (ranging from 1 = “Find the offer extremely irrelevant in this situation” to 7 = “Find the offer extremely relevant in this situation”).

Subsequently, the extent to which such information caused irritation in consumers was also measured. Seven 7-point scales, identical to the one described in Pretest Two

were used to measure subjects' irritation when they were exposed to relevant and irrelevant information in a between-subjects design. A copy of the pretest three questionnaire can be found in Appendix D and E—Pretests. Appendix D—Pretests contains the questionnaire, which was administered to the subjects in the irrelevant information condition. Appendix E—Pretests contains the questionnaire, which was administered to the subjects in the relevant information condition.

As expected, the subjects considered all the four offers in the irrelevant condition irrelevant. One sample t-tests, with a test value of four—the mid point of the seven 7-point scale—were conducted to analyze whether the offers were considered irrelevant. Mean values for the irrelevant offers suggest that subjects found all the four offers significantly irrelevant to the situation they imagined themselves in. Mean values for the four irrelevant offers are as follows: (1) Offer for cobranded credit cards for providing vacation packages; mean = 1.46, $p < .01$ (2) Offer for a new cellular plan; mean = 1.29, $p < .01$, (3) Offer for a rewards and discounts program; mean = 1.67, $p < .01$, and (4) Offers for a vacuum cleaner, a subscription for a health magazine and offers for two other products; mean = 1.46, $p < .01$. A summary of the above-mentioned results for the irrelevant offers can be seen in Table 3. The following three offers were chosen for the irrelevant condition: (1) Offer for cobranded credit cards for providing vacation packages (mean = 1.46) (2) Offer for a new cellular plan; (mean = 1.29), and (3) Offers for a vacuum cleaner, a subscription for a health magazine and offers for two other products. These offers were selected based on the low mean values for subjects' responses regarding the degree to which they found the offers irrelevant.

Mean values for subjects' responses, regarding the degree to which they found the offers relevant, are also presented in Table 4.4. One sample t-tests, with a test value of four, were conducted to examine whether the offers were considered relevant. The mean values for the three offers are as follows: (1) Offer for ID theft affidavit form, which will dispute fraudulent debts and accounts; mean = 5.84, $p < .01$ (2) Offer for ID theft insurance form to recover losses; mean = 3.96, $p > .05$ and (3) Offer for Fraud Screen to reduce risk; mean = 3.80, $p > .05$. The fourth offer in the relevant condition, namely the offer for payment protection was not found to be relevant by the subjects (mean value = 2.50, $p < .05$). Interestingly, this offer is considered irrelevant by the subjects ($p < .05$). Based on the above discussion, we decided to include the following three offers in the relevant information condition in the pilot study and in the main study: (1) Offer for ID theft affidavit form, to dispute fraudulent debts and accounts, (2) Offer for ID theft insurance form to recover losses, (3) Offer for Fraud Screen to reduce risk.

Regarding the degree to which the offers were found relevant by the subjects, it is important to note that subjects found the first offer significantly more relevant than the second offer (mean_{first offer} = 5.84, mean_{second offer} = 3.96; $p < .01$), the third offer (mean_{first offer} = 5.84, mean_{fourth offer} = 3.80; $p < .01$), and the fourth offer (mean_{first offer} = 5.84, mean_{fourth offer} = 2.5; $p < .01$). While it is possible that the second and the third offers were not perceived as relevant as the first offer, the results may reflect an order effect. Therefore, the order of the three offers chosen for the main study will be rotated among the subjects in the relevant and the irrelevant conditions.

Table 4.4: Mean Responses for Relevant and Irrelevant Offers

Offer	Mean 1 = Offer extremely irrelevant to the situation; 7 = offer extremely relevant to the situation	One Sample t-test (test value = 4)
IRRELEVANT OFFERS		
1. Offer for <i>Cobranded Credit Cards</i> for providing vacation packages	1.458	t = -14.091; sig. = .00
2. Offer for <i>a New Cellular Plan</i>	1.291	t = -19.222; sig. = .00
3. Offer for <i>Rewards and Discount Program</i>	1.667	t = -10.892; sig. = .00
4. Offers for <i>a Vacuum Cleaner, a Subscription for a Health Magazine and two other products</i>	1.458	t = -9.219; sig. = .00
RELEVANT OFFERS		
5. Offer for <i>ID Theft Affidavit</i> form, which will dispute fraudulent debts and accounts	5.840	t = 10.243; sig. = .00
6. Offer for <i>ID Theft Insurance</i> form to recover losses	3.960	t = -.137; sig. = .89
7. Offer for <i>Fraud Screen</i> to reduce risk	3.800	t = -.679; sig. = .503
8. Offer for <i>Payment Protection</i> to help with monthly bill payments	2.500	t = -5.422; sig. = .00

After subjects indicated their responses regarding the extent to which they found information, presented to them in the context of the given scenario as relevant and irrelevant they rated the extent to which they were irritated on a seven 7-point irritation scale. A description of the seven items in the scale can be found in Pretest Two. Results of an independent samples t-test indicate that those who were exposed to irrelevant information were significantly more irritated (mean = 5.74) than those who were exposed to relevant information (mean = 4.33) ($t = -5.22, p < .01$). Subjects' irritation in the relevant information condition (mean = 4.33) was not significantly higher than the mid-point of the scale ($t = 1.67, p > .05$).

It is interesting to note that though there are significant differences between subjects' irritation levels between the relevant and irrelevant conditions in both Pretest Two and Three, there is a general increase in subjects' irritation levels in the relevant condition when we compare subjects' irritation levels in Pretest Two and Pretest Three. Subjects' irritation in the relevant condition in Pretest Two ($\text{mean}_{\text{relevant}} = 3.30$) is lower than subjects' irritation levels in the relevant condition in Pretest Three ($\text{mean}_{\text{relevant}} = 4.33$). This may be explained by the fact that subjects were exposed to descriptions of the four offers with detailed information in each offer in Pretest Three. As opposed to the detailed descriptions of offers in Pretest Three, subjects had to only name the offers in Pretest Two. This difference in subjects' irritation levels may be explained by the additional cognitive effort that subjects spent to evaluate the detailed descriptions in Pretest Three. This explanation is consistent with past research which suggests that an alternative, that requires more cognitive effort to evaluate, results in the generation of more negative affect in consumers and leads the consumers to choose an option that is less effortful to evaluate (Garbarino and Edell 1997). It is argued here that information that requires more processing effort would, logically, require more cognitive effort. Thus, the detailed information in the Pretest Three required subjects to spend more cognitive and resulted in the generation of higher levels of the negative affect—irritation.

Irrelevant information, however, resulted in high irritation levels in both the pretests ($\text{mean}_{\text{irrelevant}} = 5.62$ in Pretest Two and $\text{mean}_{\text{irrelevant}} = 5.74$ in Pretest Three) regardless of whether subjects imagined exposure to irrelevant information or were offered detailed descriptions of the irrelevant offers. Based on the above findings and arguments, the details in the descriptions of offers will be streamlined by reducing the number of words

in the relevant and irrelevant conditions in the main study to ensure higher irritation levels are not elicited in the relevant information condition.

CHAPTER 5. METHODS AND RESULTS – STUDY 1

The primary purpose of Study 1 is to examine (1) the effects of information expectancy and relevancy and the effects of the individual level variable, need to evaluate, on subjects' irritation, attitude toward the brand and intentions to engage in negative word of mouth (NWOM) behavior, and (2) how subjects' irritation mediates the effects of information expectancy and relevancy on attitude towards the brand and intentions to engage in NWOM behavior.

The relationships among the relevant constructs are shown in Figure 5.1. Information relevancy is shown to have a main effect on consumer irritation. Information expectancy is shown to moderate the effect of information relevancy on consumer irritation and consumers' attitude toward the brand and NWOM behavior. Next, the individual level variable, consumers' need to evaluate, is shown to moderate the effect of information relevancy on consumer irritation and their attitude toward the brand and NWOM behavior. Finally, in a three-way interaction, consumers' need to evaluate is posited to moderate the above-mentioned moderation by information expectancy on effect of information relevancy on consumer irritation and their attitude toward the brand and NWOM behavior. A summary of support for the proposed hypotheses in Study 2 can be seen in the last paragraph of this chapter.

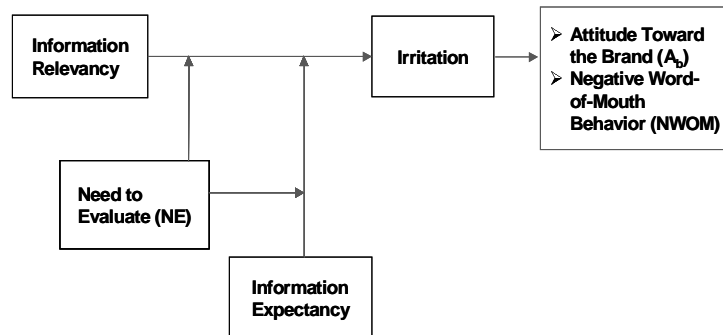


Figure 5.1: Study One

5.1 Methodology

5.1.1 Design

The study used a 2 (Information Relevancy: relevant vs. irrelevant information) \times 2 (Information Expectancy: unexpected vs. expected information) \times 2 (Need to Evaluate: high vs. low) between-subjects design to test the proposed hypotheses. The “Stolen Credit Card Situation” scenario, selected in Pretest One and used in Pretests Two and Three, was used in Study 1. Four treatment conditions were generated. Specifically, subjects were exposed to unexpected-irrelevant, expected-irrelevant, unexpected-relevant and expected-relevant conditions in the first, second, third and fourth treatment conditions, respectively.

Information relevancy and information expectancy were manipulated factors and each factor had two levels. The individual level variable, need to evaluate, was a measured factor with two levels. The need to evaluate scale proposed by Jarvis and Petty (1996) was used to measure subjects’ need to evaluate. A median split was done to divide the subjects into HNE and LNE individuals based on their NE score. Design of the study is shown in Figure 5.2. The dependent variables of irritation, attitude toward the brand and intentions to engage in NWOM behavior were measured variables. To control for the effect of subjects’ prior brand attitude, fictitious brand names were used.

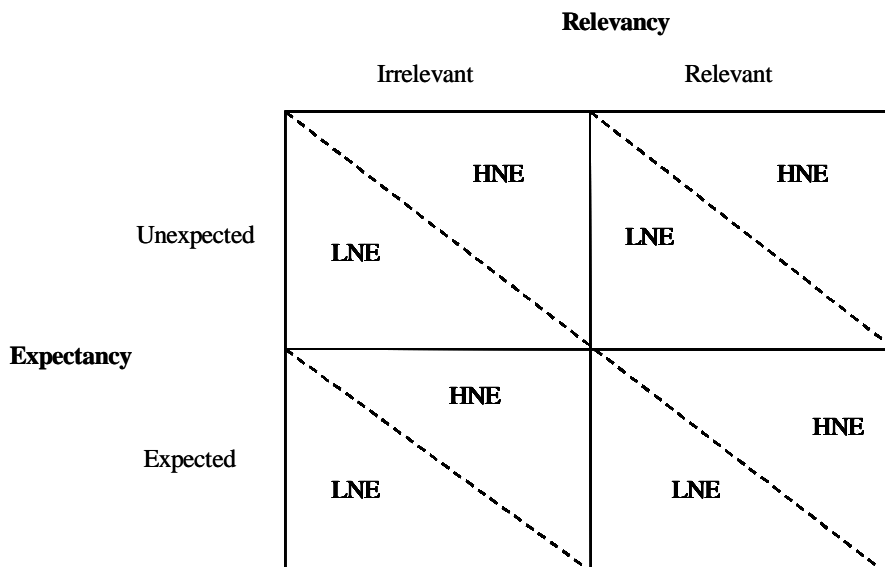


Figure 5.2: Design – Study 1

5.1.2 Subjects and Procedure

One hundred and fifty six students received course credit for participating in the experiment. Out of these, seventy-three students were males and eighty-three students were females. Subjects were randomly assigned to the four treatment conditions related to the nature of information: unexpected vs. expected and irrelevant vs. relevant. Need to evaluate was a measured variable.

To increase the likelihood that subjects pay adequate attention to the scenario and read the contents (e.g., the instructions, the three offers and the information therein), we conducted the experiment in two stages. Accordingly, subjects were told that the survey consisted of two parts. They were instructed to proceed to the second part of the survey only when they had finished reading the first part of the survey. In the first part of the survey, subjects were asked to imagine themselves in a “Stolen Credit Card Situation” scenario. After subjects read the scenario, they were exposed to specific instructions for

expectancy manipulation, and the relevant or irrelevant offers in a between-subjects design. The scenario was kept constant across the treatment conditions. The additional offers by the credit card company, Citizen Plus, were the same in the irrelevant condition, regardless of whether the offers were expected or not. Similarly, the additional offers by the credit card company, Citizen Plus, were kept constant in the relevant condition, regardless of whether the offers were expected or not.

In the second part of the survey, subjects were given the remaining part of the questionnaire that asked them to fill out the following 7-point scales in the following order: (a) a seven-item irritation scale, (b) a five-item attitude toward the brand scale, (c) a three-item word of mouth scale, (d) manipulation check questions for expectancy, (e) manipulation check questions for relevancy, and (f) the NE scale. After the study was completed, subjects were thanked and dismissed.

5.1.3 Independent Variables

5.1.3.1 Information Relevancy: Manipulation of relevancy of information was done in a between-subjects design by considering the offers selected in Pretest 3 for the relevant and irrelevant conditions in the context of the “Stolen Credit Card Situation” scenario. In the relevant information condition, subjects were exposed to the following three offers: (1) Offer for ID theft affidavit form, to dispute fraudulent debts and accounts, (2) Offer for ID theft insurance form to recover losses, and (3) Offer for Fraud Screen to reduce risk. Subjects were exposed to the following three offers in the irrelevant information condition: (1) Offer for cobranded credit cards for providing vacation packages, (2) Offer for a new cellular plan, and (3) Offers for a vacuum cleaner, a subscription for a health magazine and offers for two other products.

5.1.3.2 Information Expectancy: Manipulation of expectancy of information was done in a between-subjects design by giving specific instructions to the subjects. As seen in Figure 5.3, expectancy manipulation was done by explicitly informing the subjects about the information they expected or did not expect to receive. The following discussion elaborates upon the expectancy manipulation in the four cells. Subjects in unexpected-irrelevant information condition (Cell 1) were told:

“Your Expectations: *YOU EXPECT TO GET RELEVANT* MAILS FROM “CITIZEN PLUS”—offers for relevant services, which will help you get out of the messy situation you are in, and will help improve your credit rating in the future. The true reason why you agreed to sign up for the service!!”

Upon reading the scenario, subjects imagined that they were expecting to receive the relevant documents. However, contrary to their expectations, they were subsequently exposed to irrelevant information. Thus, this situation is one where ‘subjects expected relevant information and got irrelevant information’. These instructions are made eye-catching and certain sections of this instruction are italicized and written in bold font to capture subjects’ attention. The survey used in cell 1 can be found in Appendix F.

Subjects in the expected-irrelevant information condition (Cell 2) were exposed to the “Stolen Credit Card Situation” scenario followed by specific instructions to manipulate expectancy. Thus, ‘subjects were informed that they were expecting to receive irrelevant information’ because they had been exposed to similar situations in the past where they received a lot of junk or irrelevant mails. Thus, this situation is one where ‘subjects expected irrelevant information and received irrelevant information’. The following specific instruction was given to the subjects:

“Your Expectations: Don’t Forget—Your Past Experiences with these Promotional Offers: YOU EXPECT TO GET IRRELEVANT MAILS FROM “CITIZEN PLUS”. Why? Because from your past experiences in such situations, you already know that because you have signed up for this service, the credit card company will send you some irrelevant mails which, typically are promotional offers.”

Similar to the instructions in cell 1, consistency was maintained across the two cells as far as the instructions were made to be eye-catching, italicized and written in bold font to capture subjects’ attention. The survey used in cell 2 can be found in Appendix G.

Expectancy manipulation in the unexpected-relevant situation (cell 3) was done by informing the subjects that they were expecting to receive irrelevant information because they had been exposed to similar situations in the past where they received a lot of junk or irrelevant mails. However, contrary to their expectations they received relevant information. The specific instruction given to the subjects was the same as in the expected-irrelevant condition (cell 2). However, in the unexpected-relevant information condition (cell 3) ‘subjects were exposed to relevant offers when they expected to receive irrelevant offers.’ The survey used in cell 3 can be found in Appendix H.

In the expectancy manipulation in the expected-relevant situation (cell 4), subjects were exposed to the scenario followed by the specific instruction for manipulating their expectancy levels. The specific instruction for expectancy manipulation was identical to the one subjects receive in cell 1. In this condition, subjects imagined that they expected to receive relevant information and were subsequently exposed to relevant information. The survey used in cell 4 can be found in Appendix I. Expectancy manipulation can be seen in Figure 5.3.

		RELEVANCY	
		Irrelevant	Relevant
EXPECTANCY	Unexpected	Subjects expect relevant information but receive irrelevant information. (Cell 1)	Subjects expect irrelevant information but receive relevant information. (Cell 3)
	Expected	Subjects expect irrelevant information and receive irrelevant information. (Cell 2)	Subjects expect relevant information and receive relevant information. (Cell 4)

Figure 5.3: Conditions – Expectancy and Relevancy of Information

5.1.3.3 Need to Evaluate (NE): The need to evaluate scale proposed by Jarvis and Petty (1996) was used to measure this construct. Since, both Fennis and Bakker (2000) and Jarvis and Petty (1996) have established that it does not matter whether the subjects fill up the NE scale before or after an experimental study, we decided to administer the scale at the end of the survey. Specifically, the NE scale was administered after the subjects were exposed to the scenario, the expectancy and relevancy manipulations and had completed their responses on the dependent measures. The reliability for the scale was .74. A median split was done to divide the subjects into HNE and LNE individuals based on their NE score. Subjects were classified as LNE individuals if their NE scores fell in the range 1 through 3.29 and as HNE individuals if their NE scores were in the range 3.3 through 5. The percentages of LNE and HNE individuals were 53.2 and 46.8, respectively.

5.1.4 Operationalizations of Dependent Variables

5.1.4.1 Irritation: The irritation scale used is the same as the one used in the Pretests.

Accordingly, subjects reported their irritation on the following seven-7point scales: (1) “Not annoying/ annoying” (ranging from 1 = “Not annoying at all” to 7 = “The information is very annoying”), (2) “Not irritating / very irritating” (ranging from 1 = “Not irritating at all” to 7 = “Very irritating”), (3) “Not ridiculous/very ridiculous” (ranging from 1 = “Not ridiculous at all” to 7 = “Very ridiculous”), (4) “Not stupid/very stupid” (ranging from 1 = “Not stupid at all” to 7 = “Very stupid”), (5) “Does not get on my nerves/really gets on my nerves” (ranging from 1 = “Does not get on my nerves at all” to 7 = “Really gets on my nerves”), (6) “Not troublesome/very troublesome” (ranging from 1 = “Not troublesome at all” to 7 = “Very troublesome”), and (7) “Not pushy/very pushy” (ranging from 1 = “Not pushy at all” to 7 = “Very pushy”). These measures are consistent with the measures used in past research (Fennis and Bakker 2001, Aaker and Bruzzone 1985). Coefficient α for the irritation construct was .92.

5.1.4.2 Attitude Toward the Brand: Subjects were asked to rate their attitude toward the brand on the following five 7-point scales: My attitude toward the Citizen Plus (brand) is: (1) “Unfavorable/ Favorable” (ranging from 1 = “Unfavorable” to 7 = “Favorable”), (2) “Negative/Positive” (ranging from 1 = “Negative” to 7 = “Positive”), (3) “Bad/Good” (ranging from 1 = “Bad” to 7 = “Good”) and (4) The credit card company Citizen Plus (brand) is: “Unappealing/Appealing” (ranging from 1 = “Unappealing” to 7 = “Appealing”), and “Unattractive/Attractive” (ranging from 1 = “Unattractive” to 7 = “Attractive”). The reliability for this construct was .97.

5.1.4.3 Intentions to Engage in NWOM Behavior: Subjects' word of mouth behavior was measured for the brand 'Citizen Plus' using the following four-item scale: (1) "How likely are you to spread positive word of mouth about Citizen Plus?" (ranging from 1 = "Very Unlikely" to 7 = "Very Likely"), (2) "How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus?" (ranging from 1 = "Very Unlikely" to 7 = "Very Likely"), (3) "I would not recommend Citizen Plus for credit cards and other products to my friends" (ranging from 1 = "Very Unlikely" to 7 = "Very Likely"), and (4) "If my friends were looking to purchase credit cards and other products, I would tell them to try Citizen Plus" (ranging from 1 = "Strongly Disagree" to 7 = "Strongly Agree"), and (5) "If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus" (ranging from 1 = "Strongly Disagree" to 7 = "Strongly Agree"). This scale was adapted from Cronin and Taylor (1994), Goodwin and Ross (1992), Swanson and Kelly (2001), and Maxham and Netemeyer (2001, 2002 and 2003). Coefficient α for this construct was .93.

5.2 Results

5.2.1 Manipulation Checks

5.2.1.1 Information Relevancy: The manipulation check for information relevancy was conducted to determine whether subjects properly interpreted the additional information provided by Citizen Plus. The following two items were used to assess the information relevancy manipulation: (a) "Please indicate the degree to which you think the additional offers sent by their credit card company (Citizen Plus) were *irrelevant/relevant* in the context of the situation described in the scenario" (ranging from 1 = "Extremely Irrelevant" to 7 = "Extremely Relevant"), and (b) "Please indicate the

degree to which you think the additional offers sent by Citizen Plus were *inappropriate/appropriate* in the context of the situation described in the scenario” (ranging from 1 = “Extremely Inappropriate” to 7 = “Extremely Appropriate”). Bivariate correlation for the two items was .86 ($p < .001$). To conduct the appropriate manipulation checks, a summated scale of subjects’ responses on these two items was formed.

The manipulation check for information relevancy was done in two ways. First, a one-way ANOVA was conducted, with information relevancy (irrelevant vs. relevant information) as the independent variable and the summated two-item scale (that measured subjects’ perception of relevancy) as the dependent measure. As expected, subjects receiving the irrelevant information condition perceived the additional offers by their credit card company as more irrelevant than those in the relevant information condition ($\text{mean}_{\text{relevant}} = 5.14$ vs. $\text{mean}_{\text{irrelevant}} = 2.13$; $F = 291.92$, $p < .001$, $\eta^2 = .65$). One sample t-tests, with a test value of four—the mid point of the seven 7-point scale - were conducted to analyze whether the offers were considered significantly irrelevant and relevant in the respective conditions. Mean values for the irrelevant offers suggest that subjects found the offers significantly irrelevant compared to the neutral portion ($t = -14.80$, $p < .001$). Likewise, mean values for the relevant offers suggest that subjects found the offers significantly relevant to the situation they imagined themselves in ($t = 9.33$, $p < .001$). Thus, across both the irrelevant and the relevant information conditions, the relevancy manipulation resulted in significantly different scores with the means in the correct direction. Thus, the results indicate that the experimental manipulations for relevancy were successful.

In a second manipulation check, a 2 (Information Relevancy: relevant vs. irrelevant information) \times 2 (Information Expectancy: unexpected vs. expected information) \times 2 (Need to Evaluate: high vs. low) ANOVA, with the summated two-item scale (that measured subjects' perception of relevancy) as the dependent measure, was conducted. The ANOVA showed a significant main effect for information relevancy on the dependent variable ($F = 321.23, p < .001, \eta^2 = .69$) with mean values as discussed above ($\text{mean}_{\text{irrelevant}} = 2.13$ vs. $\text{mean}_{\text{relevant}} = 5.14$). As expected, neither was the three-way interaction of the independent variables significant ($F = .03, p > .05, \eta^2 = .00$), nor was the interaction of information expectancy and need to evaluate ($F = 2.58, p > .05, \eta^2 = .01$).

However, the interactive effect of information expectancy and relevancy was significant ($F = 18.58, p < .05, \eta^2 = .11$). It is important to note here that the effect size for the main effect of relevancy is much greater than the effect size for the interactive effect of information expectancy and relevancy ($\eta^2_{\text{relevancy}} = .69$ vs. $\eta^2_{\text{expectancy} \times \text{relevancy}} = .11$). Additional analyses were conducted to investigate whether subjects' responses in the irrelevant and the relevant information conditions were significantly different in the unexpected and expected conditions. Specifically, we conducted two independent samples t-tests. In the unexpected information condition, the difference between the irrelevant and relevant information condition was significant ($\text{mean}_{\text{relevant}} = 5.55$ vs. $\text{mean}_{\text{irrelevant}} = 1.78; t = -17.32, p < .001$). Similar results were obtained for the expected information condition ($\text{mean}_{\text{relevant}} = 4.73$ vs. $\text{mean}_{\text{irrelevant}} = 2.50; t = -8.83, p < .001$). Thus, the results from the second manipulation check indicate that the manipulation was adequate.

A manipulation check for information expectancy was not conducted because subjects were categorically informed, in a between subjects design, about their information expectancy, nature of information they expected to receive. That is, subjects were told whether they did not expect/expected to receive irrelevant/ relevant information—additional offers from their credit card company.

5.2.2 Preliminary Analyses

A preliminary analysis of the data was conducted prior to testing the proposed hypotheses. A three-way MANOVA and follow-up univariate tests were conducted to examine how information expectancy, relevancy and need to evaluate interact to affect the dependent measures. The results are presented in Table 5.1.

As indicated in Table 5.1, the multivariate 3-way interaction between information expectancy, relevancy and NE was not significant (Wilks' Lambda = .987, $F = .66$, $p = .575$). However, there were two significant 2-way interactions. First, the interaction between information expectancy and relevancy was significant (Wilks' Lambda = .703, $F = 20.56$, $p = .000$). The significant multivariate interaction was attributed to all the three dependent measures of consumers' irritation levels ($F = 13.19$, $p = .000$), attitude toward the brand ($F = 44.80$, $p = .000$), and intentions to engage in NWOM behavior ($F = 47.47$, $p = .000$).

Second, the interaction between information relevancy and need to evaluate was significant (Wilks' Lambda = .931, $F = 3.62$, $p = .015$). This significant multivariate finding is consistent with previous findings (Biswas and Thota 2003). Univariate results indicate that this multivariate interaction was attributed to all the dependent measures of consumers' irritation levels ($F = 6.85$, $p = .011$), attitude toward the brand ($F = 7.08$, $p = .009$), and intentions to engage in NWOM behavior ($F = 4.34$, $p = .039$). These

interactions are discussed in detail in the subsequent sections where we discuss the tests of specific hypotheses.

Table 5.1
The Effects of Information Expectancy (2 levels: Unexpected and Expected),
Information Relevancy (2 levels: Irrelevant and Relevant), and Need to Evaluate (2
levels: HNE and LNE) on Irritation, Attitude toward the Brand and NWOM
Behavior

Sources:	MANOVA				ANOVA <i>(Univariate F-values)</i>			
	Wilks' Lambda	Effect Size	F-value	Sig.	d.f.	Irritation	A _b	NWOM
Main Effects								
Expectancy(E)	.942	.058	2.98	.033	1	.02 (.878)*	3.73 (.055)	7.38 (.007)
Relevancy(R)	.249	.751	146.64	.000	1	397.92 (.000)	83.90 (.000)	159.48 (.000)
Need to Evaluate (NE)	.977	.023	1.14	.333	1	.106 (.745)	1.94 (.166)	.124 (.725)
Interactions								
E * R	.703	.297	20.56	.000	1	13.19 (.000)	44.80 (.000)	47.47 (.000)
E * NE	.988	.012	.56	.636	1	.717 (.398)	.452 (.502)	.223 (.637)
R* NE	.931	.069	3.62	.015	1	6.85 (.011)	7.08 (.009)	4.34 (.039)
E * R * NE	.987	.013	.66	.575	1	1.91 (.169)	.46 (.497)	.36 (.545)
Residual					148			

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior

* p-values are provided in parentheses

5.2.3 Tests of Hypotheses

5.2.3.1 Moderating Effects of Information Expectancy: H1 proposed the main effect of information relevancy on consumer irritation and H2 proposed that the effect of information relevancy on consumer irritation was moderated by information expectancy. H1 and H2 were tested by conducting a 2 (information relevancy: irrelevant vs. relevant information) \times 2 (information expectancy: unexpected vs. expected information) ANOVA followed by contrasts between treatment groups. The results of this ANOVA are presented in Table 5.2.

H1 pertained to the main effect of information relevancy. Specifically, it was posited that the presence of irrelevant information, compared to relevant information, results in higher levels of irritation in consumers. As shown in Table 5.2, there was a significant main effect of information relevancy on consumer irritation ($F = 398.15, p = .000, \eta^2 = .724$). In addition, means for subjects' irritation levels in the irrelevant and relevant information conditions were examined to assess H1. Results indicate that subjects' irritation in the irrelevant information condition were significantly higher than in the relevant information condition ($\text{mean}_{\text{relevant}} = 2.87$ vs. $\text{mean}_{\text{irrelevant}} = 5.33; t = 19.09, p < .01$). Thus, H1 was supported.

H2 proposed that information expectancy moderates the effect of information relevancy on consumer irritation. Specifically, irrelevant information will result in higher irritation than relevant information when consumers are exposed to unexpected information compared to expected information. As shown in Table 5.2, there is a significant interaction between information expectancy and relevancy on consumer irritation ($F = 15.80, p < .01, \eta^2 = .094$). Consistent with H2, in the unexpected information condition, irrelevant

information resulted in higher irritation than relevant information ($\text{mean}_{\text{relevant}} = 2.64$ vs. $\text{mean}_{\text{irrelevant}} = 5.58$; $t = 15.59$, mean difference = 2.94, $p < .01$) (see Table 5.3 for means). In the expected information condition, irrelevant information resulted in higher irritation than relevant information but this difference was not as great as the one observed in the unexpected information condition ($\text{mean}_{\text{relevant}} = 3.10$ vs. $\text{mean}_{\text{irrelevant}} = 5.07$; $t = 12.34$, mean difference = 1.96, $p < .01$) (see Table 5.3 for means). Thus, these results support H2. Subjects' irritation levels for each information relevancy condition and the two types of information expectancy (unexpected and expected) can be seen in Figure 5.4.

Table 5.2
The Effects of Information Expectancy (2 levels: Unexpected and Expected) and Information Relevancy (2 levels: Irrelevant and Relevant) on Irritation

Sources	d.f.	Effect Size	F-value	Sig.
<i>Main Effects</i>				
Expectancy(E)	1	.000	.05	.813
Relevancy(R)	1	.724	398.15	.000
<i>Interaction</i>				
E * R	1	.094	15.80	.000
Residual	152			

Table 5.3
Means

Variables:	Unexpected Information (n = 79)		Expected Information (n = 77)	
	Irrelevant	Relevant	Irrelevant	Relevant
Irritation	5.588 (.77) ^a	2.64 (.89) ^a	5.069 (.66) ^a	3.101(.735) ^a
A _b	2.638 (1.26) ^a	5.432 (.76) ^a	4.276 (1.13)	4.610 (1.008)

(Table Continued)

NWOM	5.256(.95) ^a	2.060 (.80) ^a	3.641 (1.16) ^a	2.750 (1.100) ^a
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Standard deviations are provided in parentheses; a = p < .01

A_p: consumers' attitude toward the brand; NWOM: Intentions to engage in negative word-of-mouth behavior

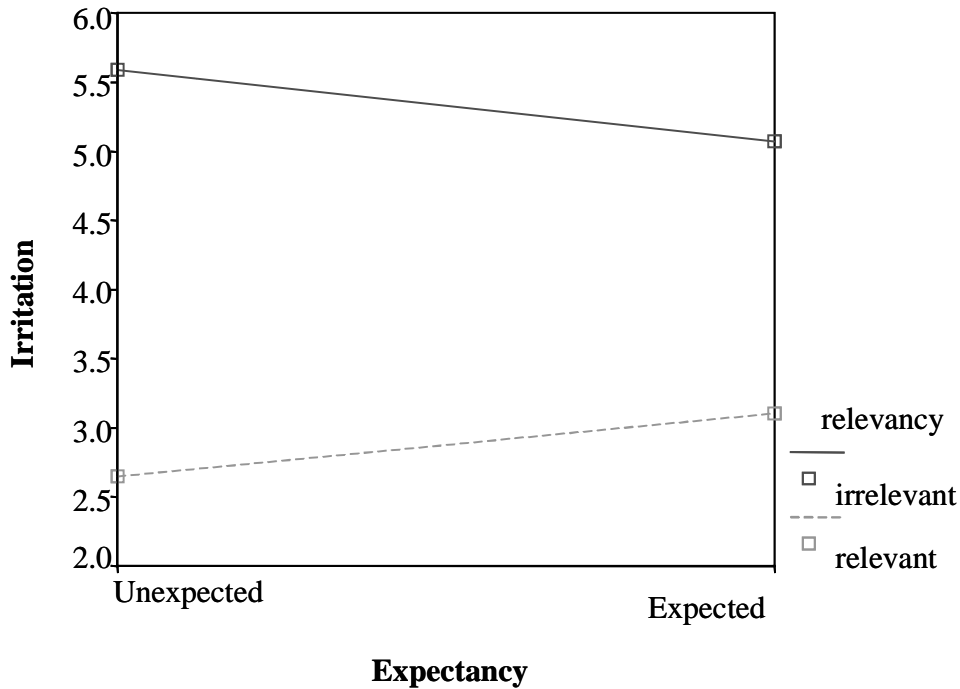


Figure 5.4: Effect of Information Expectancy and Relevancy on Irritation

H3 postulated that information expectancy moderates the effect of information relevancy on consumers' attitudes and intentions. Specifically, H3 posited that irrelevant information will result in (a) a less favorable attitude toward the advertised brand, and (b) greater intentions to engage in NWOM behavior than relevant information when consumers are exposed to unexpected information compared to expected information. H3 was tested by conducting a 2 (information expectancy) × 2 (information relevancy) MANOVA followed by univariate contrasts between treatment groups. Results of the MANOVA and means are presented in Tables 5.4 and 5.3, respectively.

As shown in Table 5.4, there is a significant interaction between information expectancy and relevancy on consumers' attitude toward the brand and intentions to engage in NWOM behavior (Wilks' Lambda = .689, $F = 34.11$, $p < .01$, $\eta^2 = .311$). Univariate results indicate that the significant multivariate interaction can be attributed to both the dependent variables namely, attitude toward the brand ($F = 51.85$, $p < .01$) and intentions to engage in NWOM behavior ($F = 52.48$, $p < .01$). Consistent with H3a, in the unexpected information condition, irrelevant information resulted in a less favorable toward the brand than relevant information (mean_{relevant} = 5.43 vs. mean_{irrelevant} = 2.63; $t = -12.05$, mean difference = -2.79, $p < .01$) (see Table 5.3 for means). In the expected information condition, irrelevant information did not result in significantly less favorable attitude toward the brand than relevant information (mean_{relevant} = 4.61 vs. mean_{irrelevant} = 4.27; $t = -1.36$, mean difference = -.33, $p > .05$). Thus, these results support H3a. A plot of the interaction effects for attitude toward the brand can be seen in Figure 5.5.

Consistent with H3b, irrelevant information resulted in greater intentions to engage in NWOM behavior than relevant information in the unexpected information condition (mean_{relevant} = 2.06 vs. mean_{irrelevant} = 5.25; $t = 16.17$, mean difference = 3.19, $p < .01$). In the expected information condition, although irrelevant information resulted in significantly greater intentions to engage in NWOM behavior than relevant information, this difference was not as great as the one observed in the unexpected information condition (mean_{relevant} = 2.75 vs. mean_{irrelevant} = 3.64; $t = 3.59$, mean difference = .89, $p < .01$). A Plot of the interaction effects of information expectancy and relevancy on subjects' intentions to engage in NWOM behavior can be seen in Figure 5.6.

Table 5.4
The Effects of Information Expectancy (2 levels: Unexpected and Expected)
and Information Relevancy (2 levels: Irrelevant and Relevant) on Attitude
toward the brand and Intentions to Engage in NWOM behavior

Sources:	MANOVA				ANOVA		
<i>Main Effects</i>	Wilks' Lambda	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Expectancy(E)	.930	.059	4.73	.010	1	5.715 (.018)*	8.472 (.004)
Relevancy(R)	.903	.533	86.17	.000	1	83.790 (.770)	165.052 (.000)
Interaction E * R	.689	.311	34.11	.000	1	51.856 (.000)	52.480 (.000)
Residual					152		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior
 * p-values are provided in parentheses

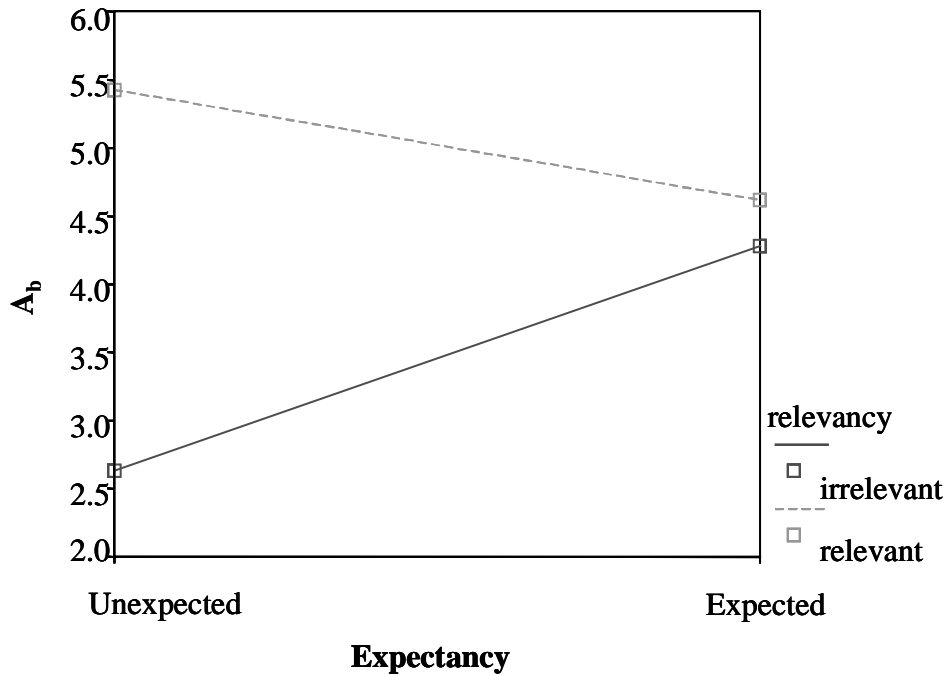


Figure 5.5 : Effects of Information Expectancy and Relevancy on A_b

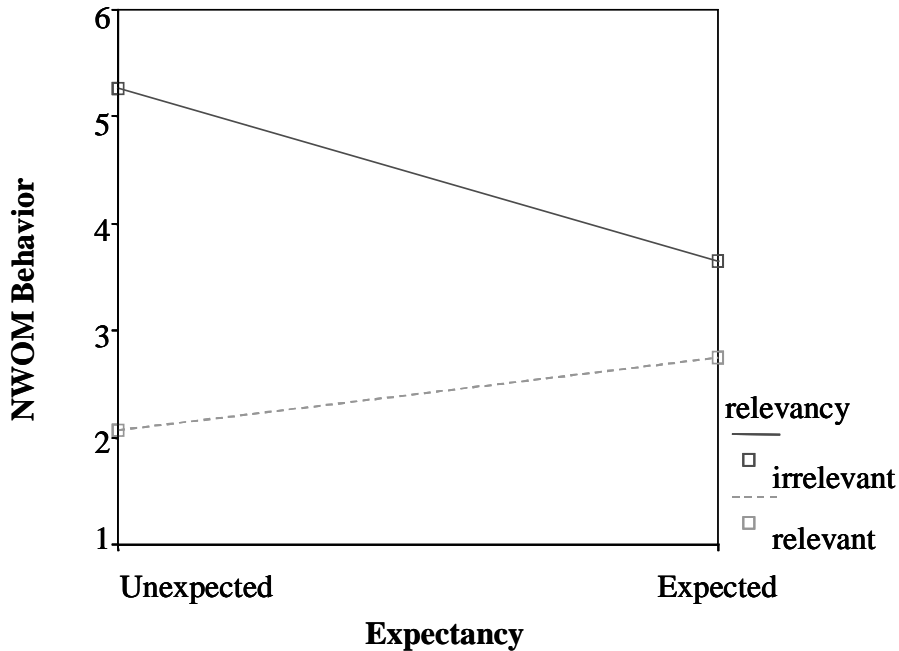


Figure 5.6 : Effects of Information Expectancy and Relevancy on NWOM Behavior

5.2.3.2 Moderating Effects of Need to Evaluate (2-Way Interactions): H4 predicted the moderating effects of the individual level variable, need to evaluate. It was hypothesized that need to evaluate moderates the effect of information relevancy on consumers' irritation levels and that irrelevant information will result in higher irritation than relevant information in HNE consumers compared to LNE consumers. H4 was tested by conducting a 2 (need to evaluate: HNE vs. LNE) × 2 (information relevancy: irrelevant vs. relevant) ANOVA followed by contrasts between treatment groups. The results of the ANOVA are presented in Table 5.5. The ANOVA results indicate that there is a significant interaction between need to evaluate and information relevancy ($F = 9.30$, $p < .01$, $\eta^2 = .058$). As predicted in H4, for HNE individuals, irrelevant information resulted in higher irritation than relevant information (mean_{relevant} = 2.71 vs. mean_{irrelevant} = 5.59; $t = 14.45$, mean difference = 2.87, $p < .01$) (see Table 5.6 for means). Consistent

with H4, irrelevant information resulted in higher irritation than relevant information for LNE individuals but this difference was not as large as the one observed for HNE individuals (mean_{relevant} = 3.01 vs. mean_{irrelevant} = 5.11; $t = 13.17$, mean difference = 2.10, $p < .01$) (see Table 5.6 for means). A plot of the interaction between NE and information relevancy can be seen in Figure 5.5.

Table 5.5
The Effects of Need to Evaluate (2 levels: HNE and LNE) and Information Relevancy (2 levels: Irrelevant and Relevant) on Irritation

Sources	d.f.	Effect Size	F-value	Sig.
<i>Main Effects</i>				
Relevancy(R)	1	.721	392.44	.000
Need to Evaluate (NE)	1	.003	.52	.471
<i>Interaction</i>				
R * NE	1	.058	9.30	.003
Residual	152			

Table 5.6
Means

Variables:	HNE (n = 73)		LNE (n = 83)	
	Irrelevant	Relevant	Irrelevant	Relevant
Irritation	5.590 (.84) ^a	2.718 (.85) ^a	5.116 (.60) ^a	3.010(.82) ^a
A _b	2.847 (1.44) ^a	5.148 (.98) ^a	3.939 (1.26)	4.900 (.96)
NWOM	4.848 (1.38) ^a	2.185 (.88) ^a	4.151 (1.21) ^a	2.606 (.99) ^a

Standard deviations are provided in parentheses; a = $p < .01$

A_b: consumers' attitude toward the brand; NWOM: Intentions to engage in negative word-of-mouth behavior

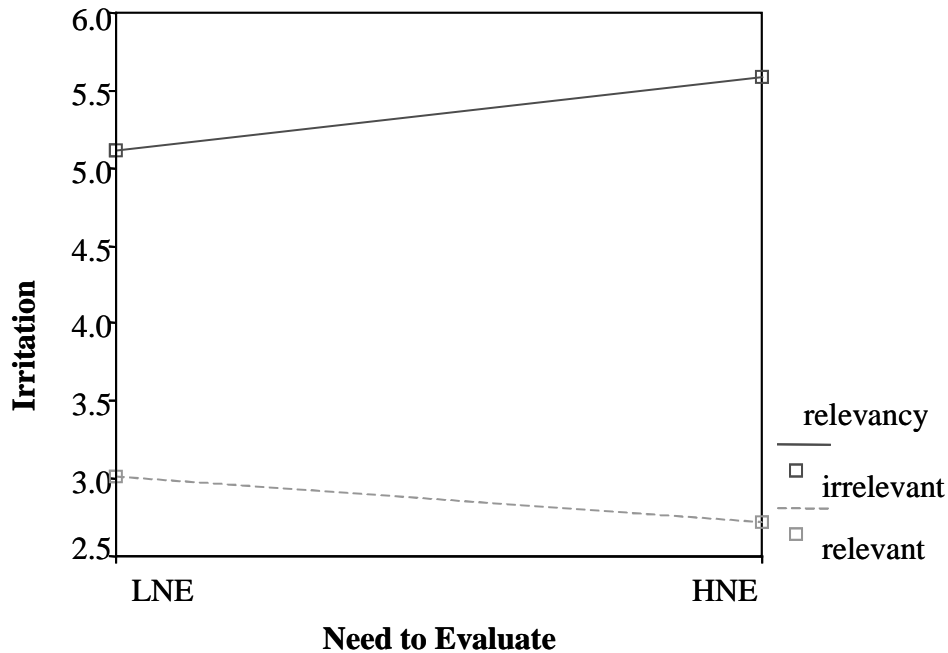


Figure 5.7: Effect of Information Relevancy and NE on Irritation

A MANOVA followed by univariate contrasts between the treatment groups were conducted to test H5 which posited that need to evaluate moderates the effect of information relevancy on consumers' attitude toward the brand and intentions to engage in NWOM behavior. As shown in Table 5.7, the MANOVA revealed that need to evaluate moderated the effects of information relevancy (Wilks' Lambda = .918, $F = 6.70$, $p < .01$, $\eta^2 = .082$). The significant moderation was attributable to both the dependent measures – attitude toward the brand ($F = 12.53$, $p < .01$) and intentions to engage in NWOM behavior ($F = 9.29$, $p < .01$). The ANOVA results show a significant main effect of information relevancy ($F = 66.81$, $p < .01$, $\eta^2 = .469$). The ANOVA did not reveal a significant main effect of need to evaluate ($F = 2.77$, $p > .05$, $\eta^2 = .035$).

Consistent with H5a, irrelevant information resulted in less favorable attitude toward the brand than relevant information for HNE individuals ($\text{mean}_{\text{relevant}} = 5.14$ vs. $\text{mean}_{\text{irrelevant}} = 2.84$; $t = -7.99$, mean difference = 2.30, $p < .01$) (see Table 5.6 for means). Irrelevant information resulted in less favorable attitude toward the brand than relevant information for LNE individuals also, but this difference was less than the one observed for HNE individuals ($\text{mean}_{\text{relevant}} = 4.90$ vs. $\text{mean}_{\text{irrelevant}} = 3.93$; $t = -3.89$, mean difference = .96, $p < .01$) (see Table 5.6 for means). A plot of the interaction between NE and information relevancy for subjects' attitude toward the brand can be seen in Figure 5.8. Hence, H5a was supported.

Similarly, the hypothesized moderation by need to evaluate on the effects of information relevancy was analyzed for subjects' intentions to engage in NWOM behavior to test H5b. The effect of information relevancy on subjects' intentions to engage in NWOM behavior was found to be greater for HNE individuals ($\text{mean}_{\text{relevant}} = 2.18$ vs. $\text{mean}_{\text{irrelevant}} = 4.84$; $t = 9.86$, mean difference = 2.66, $p < .01$) than for LNE individuals ($\text{mean}_{\text{relevant}} = 2.60$ vs. $\text{mean}_{\text{irrelevant}} = 4.15$; $t = 6.35$, mean difference = 1.54, $p < .01$) (see Table 5.6 for means). A plot of this interaction for individuals' intentions to engage in NWOM behavior can be seen in Figure 5.9. Hence, support was found for H5b.

Table 5.7
The Effects of Need to Evaluate (2 levels: HNE and LNE) and Information Relevancy (2 levels: Irrelevant and Relevant) on Attitude toward the brand and Intentions to Engage in NWOM behavior

Sources:	MANOVA				ANOVA		
<i>Main Effects</i>	Wilks' Lambda	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Relevancy(R)							
Need to Evaluate (NE)	.531	.469	66.81	.000	1	73.115 (.000)*	131.709 (.000)
	.965	.035	2.77	.066	1	4.891 (.028)	.571 (.451)
Interaction R * NE	.918	.082	6.70	.002	1	12.534 (.001)	9.299 (.003)
Residual					152		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior
 * p-values are provided in parentheses

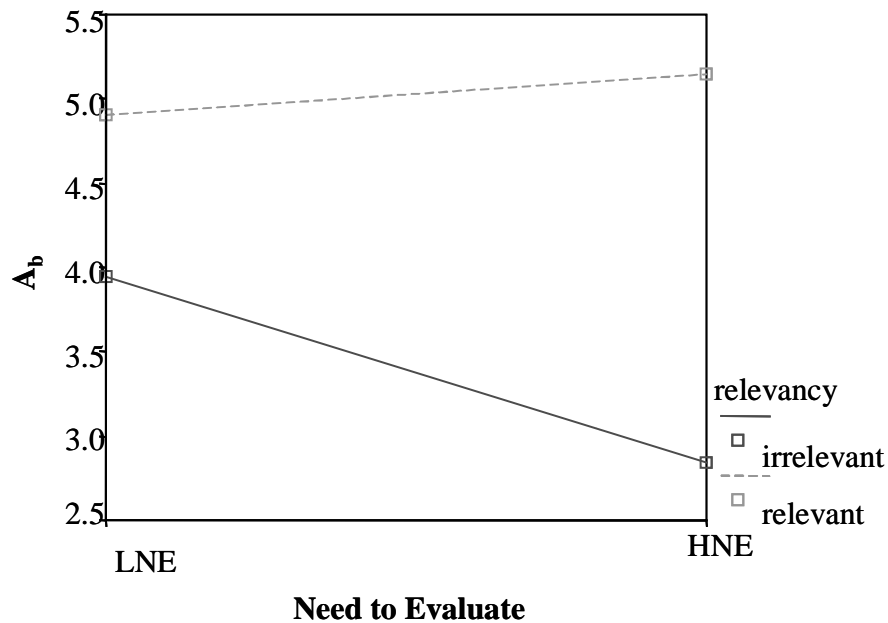


Figure 5.8: Effects of Information Relevancy and NE on Attitude Toward the Brand

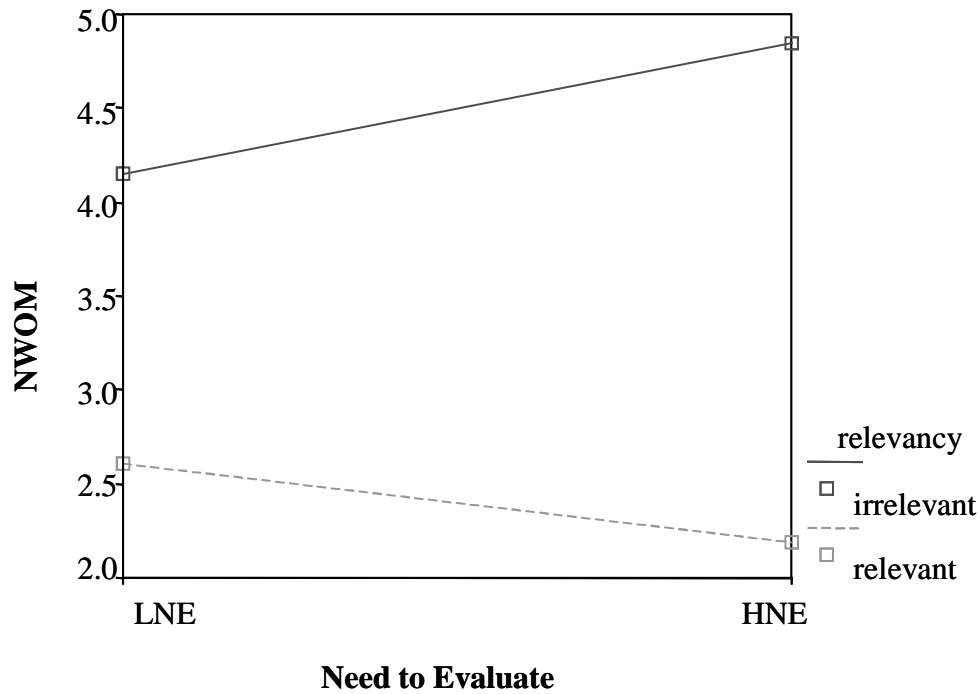


Figure 5.9: Effects of Information Relevancy and NE on NWOM Behavior

5.2.3.3 Moderating Effects of Need to Evaluate on Irritation (3-Way Interactions):

H6 was tested by conducting a 2 (information expectancy) × 2 (information relevancy) × 2 (need to evaluate) ANOVA with irritation as the dependent variable. H6 posited that an interaction between information expectancy, relevancy and need to evaluate will have a significant effect on irritation in consumers. Contrary to the hypothesis, this hypothesized interaction effect was not found significant ($F = 1.91, p > .05, \eta^2 = .013$) (see Table 5.8).

Therefore, no support was found for H6.

Table 5.8
The Effects of Information Expectancy (2 levels: Unexpected and Expected),
Information Relevancy (2 levels: Irrelevant and Relevant), and Need to Evaluate (2
levels: HNE and LNE) on Irritation

Sources:	d.f.	Effect Size	F-value	Sig.
<i>Main Effects</i>				
Expectancy(E)	1	.000	.02	.878
Relevancy(R)	1	.729	397.92	.000
Need to Evaluate (NE)	1	.001	.10	.745
<i>Interactions</i>				
E * R	1	.082	13.19	.000
E * NE	1	.005	.71	.398
R* NE	1	.043	6.58	.011
E * R * NE	1	.013	1.91	.169
Residual	148			

5.2.3.4 Moderating Effects of Need to Evaluate on Attitude toward the Brand and Intentions to Engage in NWOM Behavior (3-Way Interactions)

H7 postulated that consumers' need to evaluate moderates the effect of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior. H7 was tested by conducting a 2 (information expectancy) × 2 (information relevancy) × (need to evaluate) MANOVA with attitude toward the brand

and intentions to engage in NWOM behavior as the dependent variables. Contrary to the predictions made in H7, and as shown in Table 5.9, this hypothesized multivariate interaction was not significant (Wilks' Lambda = .996, $F = .276$, $p > .05$, $\eta^2 = .004$).

Therefore, no support was found for H7.

Table 5.9
The Effects of Information Expectancy (2 levels: Unexpected and Expected), Information Relevancy (2 levels: Irrelevant and Relevant), and Need to Evaluate (2 levels: HNE and LNE) on Attitude toward the Brand and intentions to engage in NWOM Behavior

Sources:	MANOVA					ANOVA	
<i>Main Effects</i>	Wilks'	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Expectancy(E)	.950	.050	3.87	.023	1	3.732 (.055)*	7.378 (.007)
Relevancy(R)	.466	.534	84.34	.000	1	83.905 (.000)	159.484 (.000)
Need to Evaluate (NE)	.977	.023	1.70	.185	1	1.941 (.166)	.124 (.725)
<i>Interactions</i>							
E * R	.707	.293	30.44	.000	1	44.780 (.000)	47.476 (.000)
E * NE	.997	.003	.23	.790	1	.452 (.502)	.223 (.637)
R* NE	.950	.050	3.88	.023	1	7.080 (.009)	4.346 (.039)
E * R * NE	.996	.004	.27	.759	1	.464 (.497)	.368 (.545)
Residual					148		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior

* p-values are provided in parentheses

5.2.3.5 Mediating Role of Irritation: H8 states that irritation mediates the effects of information expectancy and relevancy on consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior. The mediating role of irritation was examined by using the procedure suggested by Baron and Kenny (1986). Specifically, this procedure advocates that if a significant reduction in the path from the independent variable to the dependent variable is observed when the mediator is entered as the covariate, mediation is said to be taking place. In line with the above advocated procedure, we tested for mediation by irritation by first conducting a MANOVA (with information expectancy and relevancy as the independent variables and attitude toward the advertised brand and intentions to engage in NWOM behavior as the dependent variables) followed by a MANCOVA (with irritation as a covariate while retaining the independent and dependent variables as in the MANOVA).

In the first part of this mediation analysis, the results of the MANOVA indicated that the effects of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior were significant (Wilks' Lambda = .689, $F = 34.11$, $p < .01$, $\eta^2 = .311$) (see Table 5.4). The second part of the mediation analysis entailed investigating the effect of information expectancy and relevancy on the mediating variable of irritation. This part of the analysis indicates that the joint effect of information expectancy and relevancy on irritation is significant ($F = 15.80$, $p < .01$, $\eta^2 = .094$) (see Table 5.2). Next, two regression analyses were conducted to examine the relationships between the mediator variable, irritation, and the dependent variables of interest namely, attitude toward the brand and intentions to engage in NWOM behavior.

The regressions revealed that the effect of irritation on attitude toward the brand was significant ($\beta = -.636$, $t = -10.224$, $p = .000$, $R\text{-square} = .404$); the effect of irritation on consumers' intentions to engage in NWOM behavior was also significant ($\beta = .728$, $t = 13.195$, $p = .000$, $R\text{-square} = .531$) (see Table 5.10).

Finally, a MANCOVA was run with information expectancy and relevancy as the independent variables, irritation as the covariate, and attitude toward the advertised brand and intentions to engage in NWOM behavior as the dependent variables. As the results of the MANCOVA in Table 5.11 indicate, introduction of the irritation as the covariate resulted in a reduction of the F-value and effect size of the interaction term of information expectancy and relevancy ($F\text{-value}_{\text{MANOVA}} = 34.11$ to $F\text{-value}_{\text{MANCOVA}} = 24.13$; $\eta^2_{\text{MANOVA}} = .311$ to $\eta^2_{\text{MANCOVA}} = .243$). Therefore, it can be interpreted that irritation partially mediated the effects of information expectancy and relevancy on consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior. These results support the postulates of H8.

Table 5.10
Results of Regression Analyses

Independent variable	Dependent variable	Beta	t-values	p-values	R² Values
Irritation	A _b	-.636	-10.224	.000	.404
Irritation	NWOM	.728	13.195	.000	.728

Table 5.11
MANCOVA: The Mediating Effects of Irritation on Attitude toward the Brand and intentions to engage in NWOM Behavior

Sources	MANOVA				ANOVA		
<i>Main Effects</i>	Wilks' Lambda	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Expectancy(E)	.941	.059	4.73	.059	1	5.873 (.017)*	8.932 (.003)
Relevancy(R)	.464	.533	86.17	.000	1	3.013 (.020)	12.201 (.000)
Covariate Irritation	.869	.131	11.29	.000	1	14.974 (.000)	18.231 (.000)
Interactions							
E * R	.757	.243	24.13	.000	1	35.690 (.000)	35.576 (.000)
Residual					151		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior.

* p-values are provided in parentheses

5.3 Summary

In this study, we examined the effects of information expectancy, relevancy and consumers' need to evaluate on subjects' irritation and the subsequent effects of irritation in consumers on their attitude toward the brand and intentions to engage in NWOM behavior. Overall, it was found that information expectancy moderated the effects of information relevancy on consumers' irritation levels, their attitude toward the brand and intentions to engage in NWOM behavior (H2 and H3). Subjects' irritation was found to

mediate the effects of information expectancy and relevancy on their attitude toward the brand and intentions to engage in NWOM behavior. As posited, the individual level variable, need to evaluate was found to moderate the effects of information relevancy on the dependent variables of irritation (H4), their attitude toward the brand and intentions to engage in NWOM behavior (H5). However, the posited 3-way interactions were not supported.

Overall, we found that the contribution of the individual level variable, NE, was rather low. First, the multivariate 3-way interaction between NE, information expectancy and relevancy not supported (H6 and H7). Second, although the joint effect between NE and information relevancy on subjects' irritation (H4) and their attitude toward the brand and intentions to engage in NWOM behavior (H5) was found significant, the effect sizes for these interactions were very low ($\eta^2_{H4} = .058$ and $\eta^2_{H4} = .082$) compared to the effect sizes for the interactions between information expectancy and relevancy on subjects' irritation ($\eta^2_{H2} = .094$) and on their attitude toward the brand and intentions to engage in NWOM behavior ($\eta^2_{H3} = .311$). Thus, because of (i) lack of support for the 3-way interactions between NE, information expectancy and relevancy, and (ii) the low effect sizes found in the above-mentioned interactions between NE and information relevancy, we decided to exclude NE from our next study – Study 2. A summary of support for the hypotheses in Study 1 can be seen in Table 5.12.

Table 5.12
Summary of Support for Hypotheses in Study One

Hypotheses	Support
H1	Supported
H2	Supported
H3	Supported
H4	Supported
H5	Supported

(Table continued)

H6	No support
H7	No support
H8	Supported

CHAPTER 6. METHODS AND RESULTS – STUDY 2

Study 2 examines whether consumers' retention (after short and long delays) of their irritation and information mediates the effect of incongruent information on consumers' attitude towards the advertised brand and intentions to engage in NWOM behavior. Specifically, we examined retention of irritation and specific information in subjects in the ten-minute and two-day delay conditions and the consequent effects of this retention on subjects' attitude towards the brand and intentions to engage in NWOM behavior. Accordingly, subjects' retention of their irritation and specific information was measured after a ten-minute delay and after a delay of two days, respectively.

The relationships among the relevant constructs are shown in Figure 6.1. In Study 2, we examine whether consumers' retention of their irritation (vs. retention of specific information) after short and long delays mediates the effects of information expectancy and relevancy on their attitude toward the brand and intentions to engage in NWOM behavior. Specifically, while consumers' retention of their irritation is shown to mediate the effects of information expectancy and relevancy on their attitude toward the brand and intentions to engage in NWOM behavior in the short and the long delay conditions, consumers' retention of specific information is posited to mediate the effects of information expectancy and relevancy on consumers' attitude toward the brand and intentions to engage in NWOM behavior in the short delay condition only. A summary of support for the proposed hypotheses in Study 2 can be seen in the last paragraph of this chapter.

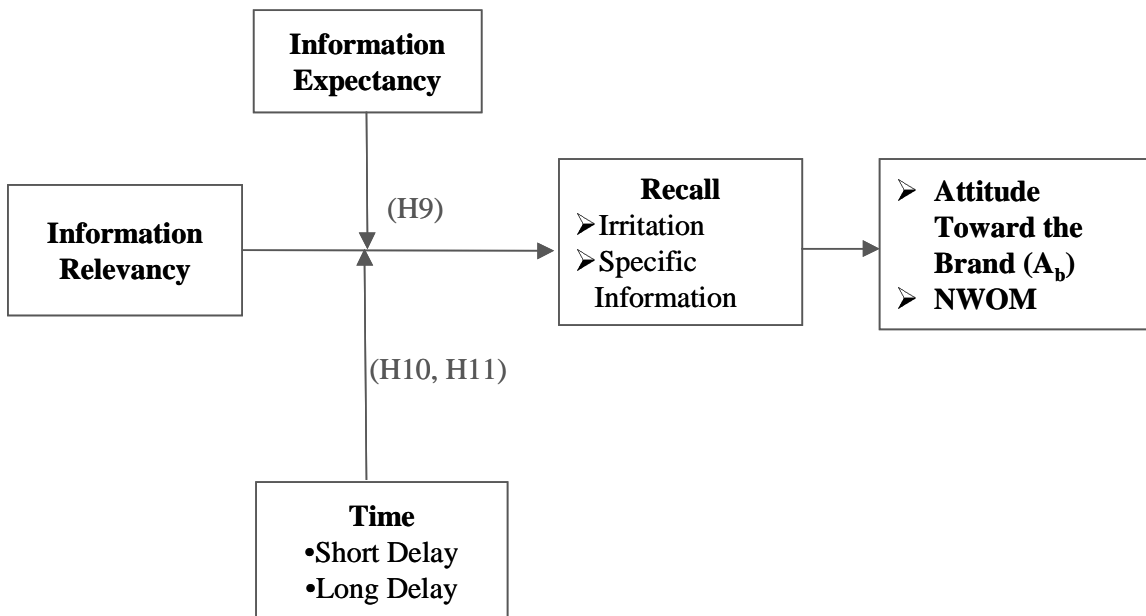


Figure 6.1: Study 2

6.1 Methodology

6.1.1 Design

The study used a 2 (Information Relevancy: relevant information vs. irrelevant information) × 2 (Information Expectancy: unexpected information vs. expected information) × 2 (Time: ten-minute vs. two-day delay) between-subjects design to test the proposed hypotheses. The “Stolen Credit Card Situation” scenario used in Study One was used in Study 2. Eight treatment conditions were generated. Specifically, subjects were exposed to unexpected-irrelevant, expected-irrelevant, unexpected-relevant and expected-relevant conditions in the ten-minute delay and in the two-day delay conditions to generate the eight treatment conditions.

As in Study 1, information relevancy and information expectancy were manipulated factors and each factor had two levels. These two factors were manipulated in the short-delay (10-minute delay) and in the long-delay conditions. Design of Study 2 is shown in Figure 6.2. The dependent variables of irritation, attitude toward the brand and intentions to engage in NWOM behavior were measured variables. As in Study 1, fictitious brand names were used to control for the effect of subjects' prior brand attitude.

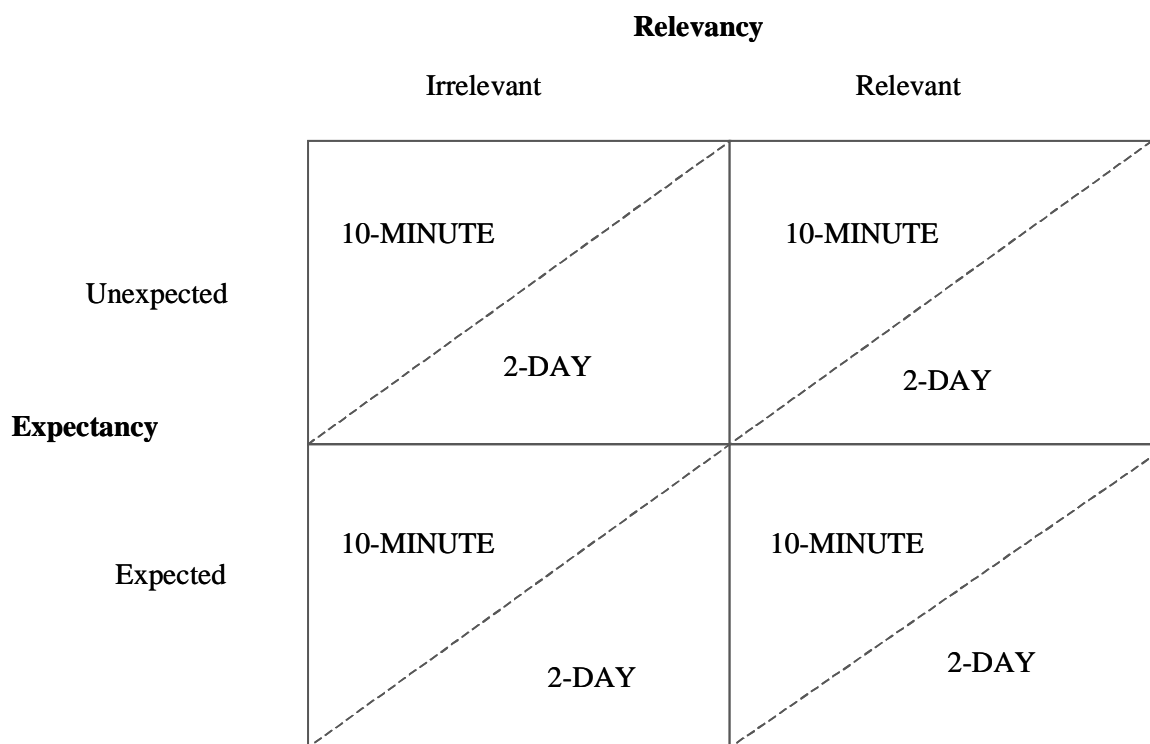


Figure 6.2 – Design:Study 2

6.1.2 Subjects and Procedure

One hundred and eighty students received course credit for participating in the experiment. Out of these, seventy-nine students were males and one hundred and one students were females. Subjects were randomly assigned to the eight treatment conditions

related to the nature of information: expected (unexpected vs. expected) and relevant (irrelevant vs. relevant) in the ten-minute delay and in the two-day delay conditions.

For one group of subjects, we measured subjects' retention of their irritation and specific information after a ten-minute delay, and examined the consequent effects of this retention on attitude toward the brand and intentions to engage in NWOM behavior. For another group of subjects, we measured subjects' retention of their irritation and specific information, after a two-day delay, and examined the consequent effects of this retention on attitude toward the brand and intentions to engage in NWOM behavior.

Subjects were told that the survey consisted of four parts in the ten-minute delay condition and three parts in the two-day condition. They were asked to proceed to the next part only when they had completed the earlier part of the survey. The first and second parts in the ten-minute and in the two-day delay conditions were the same as in Study 1. In the ten-minute delay condition, the third part consisted of a ten-minute distracter task and the fourth and final part measured subjects' retention of their irritation, specific information, and then their attitude toward the brand and intentions to engage in NWOM behavior. In the two-day delay condition, the third and final part consisted of the retention measures and this part was the same as the final part in the ten-minute delay condition. The surveys used in cells 1, 2, 3 and 4 in the ten-minute delay condition can be found in Appendices J, K, L and M, respectively. The surveys used in cells 1, 2, 3 and 4 in the two-day delay condition can be found in Appendices N, O, P and Q, respectively

As in first part of Study 1, subjects were asked to imagine themselves in the "Stolen Credit Card Situation" scenario. The manipulations for expectancy and relevancy were done in same manner as in Study 1. After subjects read the scenario, they were exposed

to specific instructions for expectancy manipulation, and the relevant or irrelevant offers in a between-subjects design. The scenario was kept constant across the treatment conditions. The additional offers by the credit card company, Citizen Plus, were the same in the irrelevant condition, regardless of whether the offers were expected or not. Similarly, the additional offers by the credit card company, Citizen Plus, were kept constant in the relevant condition, regardless of whether the offers were expected or not.

The second part of the survey required subjects to report their irritation on a seven-item 7-point irritation scale and answer manipulation check questions for expectancy and relevancy on two 7-point scales. In the two-day delay condition, subjects were thanked and dismissed after they had completed the second part. In the ten-minute delay condition, the third part exposed subjects to a ten-minute distracter task. The distracter task required the subjects to name the common brand names for generic products, to unscramble brand names of cars, cosmetics and soft drinks and identify some well-known brands by looking at their logos. In the last part in both the delay conditions, subjects remembered their irritation, specific information, and indicated their attitude toward the brand and intentions to engage in NWOM behavior. A timeline of events in the two-day delay condition can be seen in Figure 6.3.

6.1.3 Independent Variables

6.1.3.1 Information Relevancy: Manipulation of relevancy of information was done in the same manner as in Study 1. In brief, relevancy manipulation was done in a between-subjects design by considering the offers selected in Pretest 3 for the relevant and irrelevant conditions in the context of the “Stolen Credit Card Situation” scenario. Subjects were exposed to the same offers in the relevant and the irrelevant information conditions as in Study 1. Manipulation of information relevancy can be seen in Part 1 of

the surveys used in cells 1, 2, 3 and 4 in the ten-minute and two-day delay conditions. These surveys can be found in Appendices J, K, L, and M for the ten-minute delay conditions and in Appendices N, O, P and Q for the two-day delay condition.

6.1.3.2 Information Expectancy: Manipulation of information expectancy was also done in the same manner as in Study 1. In short, subjects were explicitly informed whether they expected or did not expect to receive relevant or irrelevant information. Manipulation of information expectancy can be seen in Figure 5.3 in the section where manipulation of information expectancy for Study 1 is discussed.

6.1.3.3 Time: Manipulation of time – short delay vs. long delay – was done in a between-subjects design by maintaining a delay – ten minutes vs. two days – between the time subjects were exposed to the first two parts of the survey and the last part of the survey where they remembered their irritation, specific information, and indicated their attitude toward the brand and intentions to engage in NWOM behavior. In the short delay condition (ten-minute delay), subjects were exposed to a ten-minute distracter task after subjects completed the first two parts of the survey and before they began the last part of the survey. In the long delay condition (two-day delay), subjects were dismissed and two days elapsed between the time subjects completed the first two parts of the survey and the last part of the survey. The manipulation of time and a timeline of events followed in Study 2 are shown in Figure 6.3.

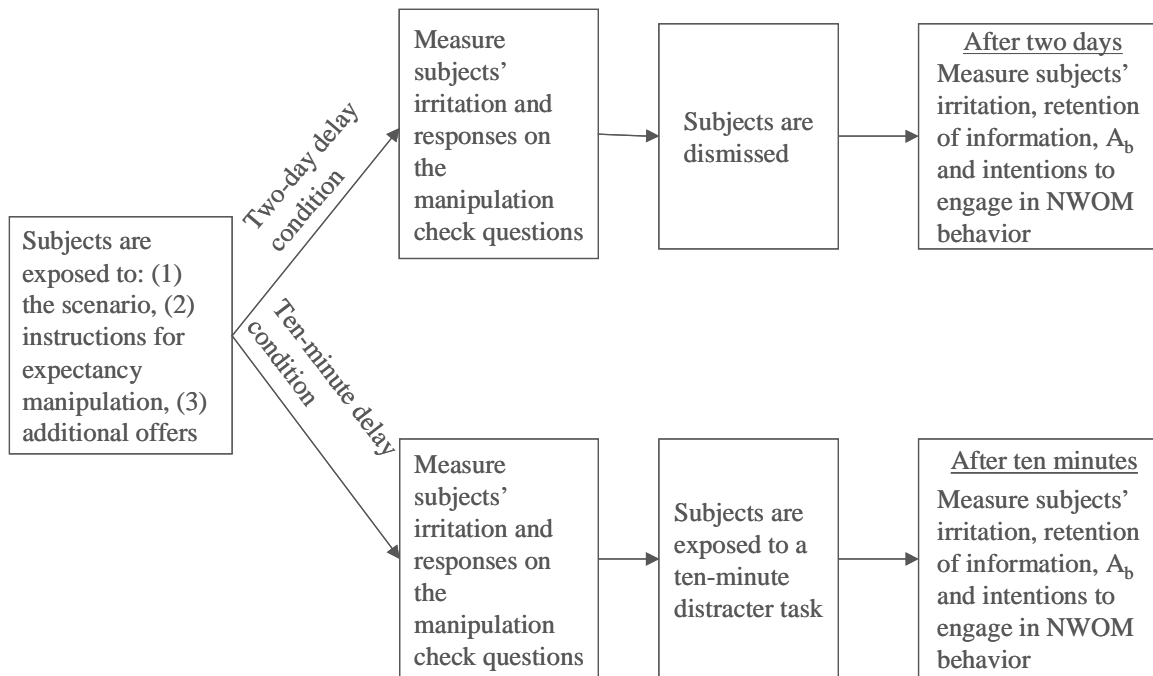


Figure 6.3: Timeline of Events in Study Two

6.1.4 Operationalizations of Dependent Variables

6.1.4.1 Retention of Irritation and Specific Information, Attitude Toward the Brand, and Intentions to Engage in NWOM Behavior: The operationalization of the dependent variables of irritation, subjects' attitude toward the brand and intentions to engage in NWOM behavior was done in the same manner as in Study 1. In brief, subjects' irritation was measured using a seven-item 7-point scale. Coefficient α for the irritation construct was .95. Subjects' attitude toward the brand was measured using a five-item 7-point scale. The reliability for this construct was .97. Subjects' intentions to engage in NWOM behavior was measured using a four-item 7-point scale. Coefficient α for this construct was .93.

Retention of specific information in subjects was assessed from the open-ended responses provided by the subjects. After experiencing a ten-minute delay condition,

subjects read the instruction, “In the first part of the questionnaire that you read ten minutes ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.” Similarly, in the two-day delay condition, subjects read the instruction, “In the first part of the questionnaire that you read two days ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.” In both delay conditions, subjects could list up to four offers made by Citizen Plus. Subjects’ open-ended responses were analyzed and coded. Each response received a score of one if the response correctly reflected information in an offer. The score on each subjects’ response can be seen in Appendix F1. These responses are listed case wise in Appendix F1 and correspond to the case number on Study Two’s data set.

6.2 Results

6.2.1 Manipulation Checks

6.2.1.1 Information Relevancy: As in Study 1, the manipulation check for information relevancy was conducted to determine whether subjects properly interpreted the additional information provided by the Citizen Plus. Two items used to assess information relevancy manipulation. The items used were the same as the ones in Study 1. To conduct appropriate manipulation checks, a summated scale of subjects’ responses on these two items was formed.

The manipulation check for information relevancy was done in two ways. First, a one-way ANOVA was conducted, with information relevancy (irrelevant vs. relevant information) as the independent variable and the summated two-item scale – that measured subjects’ perception of relevancy as the dependent variable. Results of the one-

way ANOVA were consistent with the manipulation check for relevancy. Specifically, subjects receiving the irrelevant information condition perceived the additional offers by their credit card company as more irrelevant than those in the relevant information condition ($\text{mean}_{\text{relevant}} = 5.27$ vs. $\text{mean}_{\text{irrelevant}} = 2.16$; $F = 312.05$, $p < .001$, $\eta^2 = .64$). One sample t-tests, with a test value of four – the neutral point of the seven-point scale – were conducted to analyze whether the offers were considered significantly relevant and irrelevant in the respective conditions. Mean values for the irrelevant offers suggest that subjects found the offers significantly irrelevant to the neutral position ($t = -14.68$, $p < .001$). Similarly, mean values for the relevant offers suggest that subjects found the offers significantly relevant compared to the neutral position ($t = 10.34$, $p < .001$).

In a second manipulation check, a 2 (Information Relevancy: relevant information vs. irrelevant information) \times 2 (Information Expectancy: unexpected information vs. expected information) \times 2 (Time: ten-minute delay vs. two-day delay) ANOVA, with the summated two-item scale (that measured subjects' perception of relevancy) as the dependent measure, was conducted. The ANOVA showed a significant main effect for information relevancy on the dependent variable ($F = 321.23$, $p < .001$, $\eta^2 = .69$) with subjects perceiving the irrelevant information as significantly more irrelevant than the relevant information ($\text{mean}_{\text{relevant}} = 5.14$ vs. $\text{mean}_{\text{irrelevant}} = 2.13$). As expected, the three-way interaction of the independent variables was not significant ($F = .30$, $p > .05$, $\eta^2 = .00$); the interaction of information expectancy and time was not significant ($F = .01$, $p > .05$, $\eta^2 = .00$), and the interaction of relevancy and time was not significant ($F = .02$, $p > .05$, $\eta^2 = .00$).

However, the interactive effect of information expectancy and relevancy was significant ($F = 33.89$, $p < .05$, $\eta^2 = .16$). It is important to note here that the effect size for the main effect of relevancy is much greater than the effect size for the interactive effect of information expectancy and relevancy ($\eta^2_{\text{relevancy}} = .67$ vs. $\eta^2_{\text{expectancy} \times \text{relevancy}} = .16$). Additionally, analyses were conducted to investigate whether subjects' responses in the irrelevant and the relevant information conditions were significantly different in the unexpected and expected conditions. Specifically, we conducted two independent samples t-tests. In the unexpected information condition, the difference between the irrelevant and relevant information conditions was significant ($\text{mean}_{\text{relevant}} = 5.68$ vs. $\text{mean}_{\text{irrelevant}} = 1.69$, $t = -22.06$, $p < .001$). Similar results were obtained for the expected information condition ($\text{mean}_{\text{relevant}} = 4.83$ vs. $\text{mean}_{\text{irrelevant}} = 2.75$, $t = -7.43$, $p < .001$). Thus, the results from the second manipulation check indicate that the manipulation was adequate.

As in Study 1, a manipulation check for information expectancy was not conducted because subjects were categorically informed, in a between subjects design, about their information expectancy, and the nature of information they expected to receive. That is, subjects were told whether they did not expect/expected to receive irrelevant/ relevant information—additional offers from their credit card company.

6.2.2 Preliminary Analyses

A preliminary analysis of the data was conducted prior to testing the proposed hypotheses. A three-way MANOVA and follow-up univariate tests were conducted to examine how information expectancy, relevancy and time interact to affect the dependent measures. The results are presented in Table 6.1.

Table 6.1
The Effects of Information Expectancy (2 levels: Unexpected and Expected),
Information Relevancy (2 levels: Irrelevant and Relevant), and Time (2 levels: ten-
minute delay and two-day delay) on Irritation, Attitude toward the Brand and
NWOM Behavior

Sources:	MANOVA				ANOVA (Univariate F-values)			
	Wilks' Lambda	Effect Size	F-value	Sig.	d.f.	Irritation	A _b	NWOM
Main Effects								
Expectancy(E)	.886	.114	7.30	.000	1	9.78 (.002)*	18.70 (.000)	15.15 (.000)
Relevancy(R)	.335	.665	112.32	.000	1	328.83 (.000)	87.65 (.000)	82.59 (.000)
Time	.962	.038	2.21	.088	1	2.40 (.123)	.36 (.549)	.79 (.375)
Interactions								
E * R	.812	.188	13.09	.000	1	18.88 (.000)	26.93 (.000)	34.07 (.000)
E * Time	.954	.046	2.75	.044	1	3.04 (.083)	1.41 (.237)	7.80 (.006)
R* Time	.995	.005	.29	.829	1	.30 (.582)	.08 (.770)	.04 (.830)
E * R * Time	.992	.008	.47	.703	1	.69 (.405)	.57 (.451)	1.37 (.243)
Residual					172			

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior

* p-values are provided in parentheses

As shown in Table 6.1, the multivariate interaction between information expectancy, relevancy and time was not significant (Wilks' Lambda = .992, F = .47, p = .703).

However, there were significant two 2-way interactions. First, the interaction between information expectancy and relevancy was found significant (Wilks' Lambda = .812, $F = 13.09$, $p = .000$). The significant multivariate interaction was attributed to all the three dependent measures of consumers' irritation levels ($F = 18.88$, $p = .000$), attitude toward the brand ($F = 26.93$, $p = .000$), and intentions to engage in NWOM behavior ($F = 34.07$, $p = .000$). This significant multivariate finding is consistent with the results of Study 1 and previous findings (Biswas and Thota 2003). This interaction is discussed in detail in the subsequent sections where the tests of specific hypotheses are discussed.

Second, the interaction between information relevancy and time was significant (Wilks' Lambda = .954, $F = 2.75$, $p = .044$). Univariate results indicate that this multivariate interaction was attributed to the dependent measure of consumers' intentions to engage in NWOM behavior ($F = 7.80$, $p = .006$) but not to their irritation ($F = 3.04$, $p = .083$) or attitude toward the brand ($F = 1.41$, $p = .237$).

6.2.3 Tests of Hypotheses

6.2.3.1 Moderating Effects of Information Expectancy: H9 proposed that the effect of information relevancy on retention of irritation and specific information in consumers is moderated by information expectancy. Specifically, it was posited that irrelevant information results in higher retention of both irritation and specific information in consumers than relevant information when consumers are exposed to unexpected information compared to expected information. A 2 (information relevancy: irrelevant information vs. relevant information) \times 2 (information expectancy: unexpected information vs. expected information) MANOVA followed by contrasts between

treatment groups were conducted to test H9. The results of the MANOVA are presented in Table 6.2.

As indicated in Table 6.2, the multivariate interaction between information expectancy and relevancy was significant (Wilks' Lambda = .907, $F = 9.01$, $p < .01$, $\eta^2 = .093$). Univariate results indicate that the significant multivariate interaction can be attributed to retention of irritation ($F = 17.91$, $p < .01$) but not to retention of specific information ($F = .07$, $p > .05$) in consumers. Consistent with H9a, in the unexpected information condition, irrelevant information resulted in a higher recall of irritation in consumers than relevant information (mean_{relevant} = 2.62 vs. mean_{irrelevant} = 5.67; $t = 16.57$, mean difference = 3.05, $p < .01$) (see Table 6.3 for means). In the expected information condition, irrelevant information resulted in higher retention of irritation in consumers than relevant information but this difference was not as great as the one observed in the unexpected information condition (mean_{relevant} = 2.78 vs. mean_{irrelevant} = 4.66; $t = 9.07$, mean difference = 1.88, $p < .05$) (see Table 6.3 for means). Thus, these results support H9a. A plot of the significant univariate interaction effects of information expectancy and relevancy on retention of irritation in consumers can be seen in Figure 6.4.

It is important to note that though H9b was not supported, higher retention of specific information was observed in the irrelevant information condition than in the relevant information condition (mean_{relevant} = .68 vs. mean_{irrelevant} = 1.31; $t = 4.15$, mean difference = .633, $p < .01$). These findings are in line with the arguments proposed in this dissertation that posit that irrelevant information may result in higher retention of such information because of causing higher levels of feelings of irritation than relevant information. An additional independent sample t-test was conducted to examine whether unexpected

information results in higher retention of specific information than expected information. Surprisingly, the results of this study did not corroborate this finding from the past research that suggests that unexpected information, by itself, leads to higher recall of information (Li and Mason 1999, Heckler and Childers 1992). Results suggest that unexpected information did not lead to higher retention of specific information than expected information ($\text{mean}_{\text{unexpected}} = 1.13$ $\text{mean}_{\text{expected}} = .87$, $t = 1.57$, mean difference = .254, $p > .05$). This finding is discussed in detail in the discussion section.

Table 6.2
The Effects of Information Expectancy (2 levels: Unexpected and Expected) and Information Relevancy (2 levels: Irrelevant and Relevant) on Consumers' Recall of their Irritation and Specific Information.

Sources:	MANOVA				ANOVA		
	Wilks' Lambda	Effect Size	F-value	Sig.	d.f.	Recall _{Irritation}	Recall _{Information}
<i>Main Effects</i>							
Expectancy(E)	.936	.064	6.02	.003	1	9.42 (.002)*	2.25 (.135)
Relevancy(R)	.339	.661	170.55	.000	1	319.92 (.000)	16.00 (.000)
Interaction E * R	.907	.093	9.01	.000	1	17.91 (.000)	.07 (.790)
Residual					176		

Recall_{Irritation}: Consumers' recall of their irritation; Recall_{Information}: Consumers' recall of specific information

* p-values are provided in parentheses

Table 6.3

Means	Unexpected Information (n = 97)		Expected Information (n = 83)	
	Irrelevant	Relevant	Irrelevant	Relevant
Recall _{Irritation}	5.670 (.86) ^a	2.620 (.93) ^a	4.663 (.99) a	2.780 (.89) ^a

(Table continued)

Recall _{Information}	1.442 (1.24) ^a	.778 (.73) ^a	1.166 (1.20) ^b	.584 (.83) ^b
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Standard deviations are provided in parentheses; a = p < .01, b = p < .05

Recall_{Irritation}: Consumers' recall of their irritation; Recall_{Information}: Consumers' recall of specific information

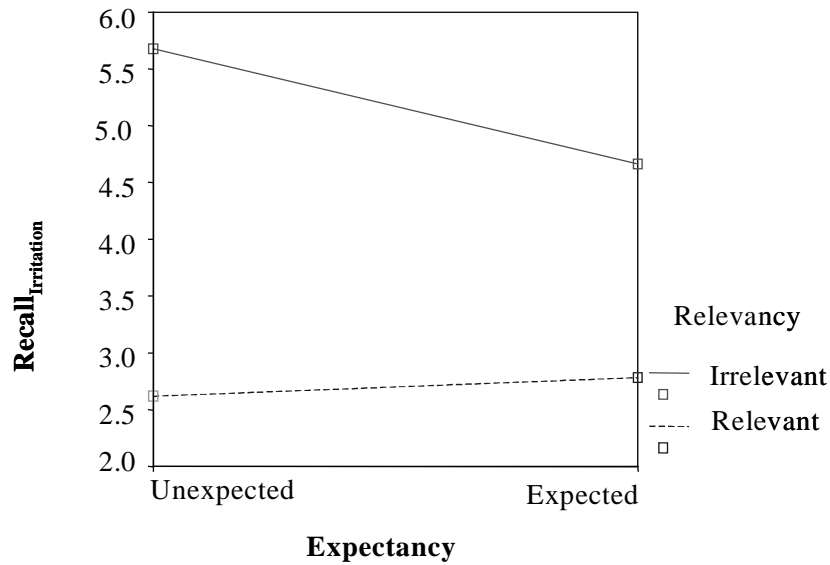


Figure 6.4: The Effect of Information Expectancy and Relevancy on Retention of Irritation

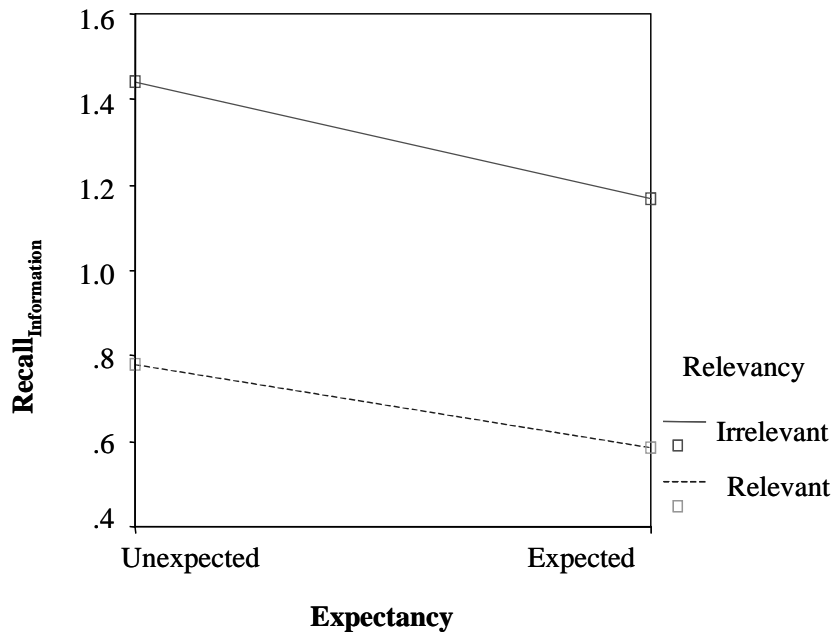


Figure 6.5: The Effect of Information Expectancy and Relevancy on Retention of Specific Information

6.2.3.2 Mediation by Retention of Irritation and Specific Information in the Short

Delay Condition: H10 postulated that consumers' retention of (a) irritation and (b) specific information mediates the effect of information expectancy and relevancy on consumers' attitude toward the brand and intentions to engage in NWOM behavior in the short delay condition. The mediating role of irritation and specific information was examined by using the procedure suggested by Baron and Kenny (1986). This procedure suggests that if a significant reduction in the path from the independent variable to the dependent variable is observed when the mediator is entered as the covariate, mediation is said to be taking place. Mediations by consumers' retention of irritation and specific information in the short delay condition were tested by first conducting a MANOVA (with information expectancy and relevancy as the independent variables and attitude toward the advertised brand and intentions to engage in NWOM behavior as the dependent variables) followed by two MANCOVAs (with retention of irritation and retention of specific information as covariates in two separate MANCOVAs while retaining the independent and dependent variables as in the MANOVA). In the following paragraphs, we first discuss the mediational role of consumers' retention of irritation (H10a) followed by the mediational role of consumers' retention of specific information (H10b) in the short delay (ten-minute delay) condition.

In the first part of the test of mediation by retention of irritation, the results of the MANOVA indicated that the effects of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior were significant (Wilks' Lambda = .891, $F = 5.28$, $p < .01$, $\eta^2 = .109$; see Table 6.4). Further, information relevancy was seen to have a significant main effect on attitude toward the brand and

intentions to engage in NWOM behavior (Wilks' Lambda = .661, $F = 22.04$, $p < .01$, $\eta^2 = .339$; see Table 6.4). In the second part of the mediation analysis, the joint effect of information expectancy and relevancy on the mediating variable of retention of irritation was found significant ($F = 13.33$, $p < .01$, $\eta^2 = .137$). Next, two regression analyses were conducted to examine the relationships between the mediator variable, retention of irritation, and the dependent variables of attitude toward the brand and intentions to engage in NWOM behavior. The results of regressions show that the effect of retention of irritation on attitude toward the brand was significant ($\beta = -.658$, $t = -8.243$, $p = .000$, R-square = .433); the effect of retention of irritation on consumers' intentions to engage in NWOM behavior was significant ($\beta = .738$, $t = 10.310$, $p = .000$, R-square = .544) (see Table 6.5).

Finally, a MANCOVA was run with information expectancy and relevancy as the independent variables, retention of irritation as the covariate, and attitude toward the advertised brand and intentions to engage in NWOM behavior as the dependent variables. The MANCOVA (see Table 6.6) revealed that the prior significant multivariate moderating effect of information expectancy and relevancy on consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior ($F = 5.28$, $p < .05$; see Table 6.4) was no longer significant ($F = 2.40$, $p = .097$; see Table 6.6). Additionally, the main effect of information relevancy, on attitude toward the advertised brand and intentions to engage in NWOM behavior, which was found significant in MANOVA, ($F = 22.04$, $p < .001$; see Table 6.4) was no longer significant ($F = 1.88$, $p = .158$; see Table 6.6). Further, the results of the MANCOVA indicate that the introduction of retention of irritation as the covariate resulted in a reduction of the (i) effect sizes of

the interaction term of information expectancy and relevancy ($\eta^2_{MANOVA} = .109$ to $\eta^2_{MANCOVA} = .053$) (see Tables 6.4 and 6.6), and (ii) effect sizes of the main effect of information relevancy ($\eta^2_{MANOVA} = .339$ to $\eta^2_{MANCOVA} = .042$). Therefore, it can be interpreted that consumers' retention of irritation completely mediated: (i) the interactive effects of information expectancy and relevancy, and (ii) completely mediated the main effect of information relevancy on their attitude toward the advertised brand and intentions to engage in NWOM behavior. Hence, these results support H10a.

Table 6.4

The Effects of Information Expectancy (2 levels: Unexpected and Expected) and Information Relevancy (2 levels: Irrelevant and Relevant) on Attitude toward the Brand and intentions to engage in NWOM Behavior

Sources:	MANOVA				ANOVA		
	Wilks'	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
<i>Main Effects</i>							
Expectancy (E)	.952	.048	2.18	.119	1	4.05 (.047)*	.49 (.486)
Relevancy(R)	.661	.339	22.04	.000	1	38.43 (.000)	31.88 (.000)
<i>Interaction</i> R * E	.891	.109	5.28	.007	1	8.10 (.005)	8.82 (.004)
Residual					87		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior

* p-values are provided in parentheses

Table 6.5

Results of Regression Analyses

Independent variable	Dependent variable	Beta	t-values	p-values	R ² Values
Retention _{Irritation}	A _b	- .658	-8.243	.000	.433
Retention _{Irritation}	NWOM	.738	10.310	.000	.544
Retention _{Irritation}	A _b	- .292	-2.885	.005	.086
Retention _{Irritation}	NWOM	.307	3.038	.003	.094

(Table continued)

Table 6.6
MANCOVA: The Mediating Effects of Retention of Irritation on Attitude toward the Brand and intentions to engage in NWOM Behavior

Sources	MANOVA				ANOVA		
	Wilks'	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
<i>Main Effects</i>							
Expectancy(E)	.958	.059	4.73	.059	1	3.100 (.082)*	.021 (.884)
Relevancy(R)	.933	.042	1.88	.158	1	.809 (.371)	2.417 (.124)
Covariate Retention of Irritation	.651	.349	22.75	.000	1	12.472 (.001)	46.016 (.000)
<i>Interactions</i>							
E * R	.947	.053	2.40	.097	1	4.054 (.047)	3.171 (.078)
Residual					86		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior.

* p-values are provided in parentheses

In the first part of the test of mediation by retention of specific information (H10b), the effect of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior was found significant (Wilks' Lambda = .891, F = 5.28, $p < .01$, $\eta^2 = .109$) (see Table 6.4). The second part of the mediation analysis involved investigating the effect of information expectancy and relevancy on the proposed mediating variable of retention of specific information. This part of the analysis indicates that the joint effect of information expectancy and relevancy on retention of specific information was not found significant (F = .05, $p = .81$, $\eta^2 = .001$). However, the main effect of information relevancy on retention of specific information was significant

($F = 69.16$, $p < .01$, $\eta^2 = .443$). It is important to note that the interactive effect of information expectancy and relevancy on subjects' retention of specific information was not significant and, therefore, it does not make sense to further examine whether the joint effects of information expectancy and relevancy are mediated by subjects' retention of specific information. However, since the main effect of information relevancy on subjects' retention of specific information was significant, we set out to examine whether subjects' retention of specific information mediates the effect of information relevancy.

In a next step of the test of mediation by subjects' retention of specific information, two regression analyses were conducted to examine the relationships between the mediating variable of retention of specific information and the dependent variables of attitude toward the brand and intentions to engage in NWOM behavior. The results of regressions show that the effect of retention of specific information on attitude toward the brand was significant ($\beta = -.292$, $t = -2.885$, $p = .005$, $R\text{-square} = .086$); the effect of retention of specific information on consumers' intentions to engage in NWOM behavior was also significant ($\beta = .307$, $t = 3.038$, $p = .003$, $R\text{-square} = .094$) (see Table 6.5).

In the last step of the test of mediation by retention of specific information, a MANCOVA was run with information expectancy and relevancy as the independent variables, retention of specific information as the covariate, and attitude toward the advertised brand and intentions to engage in NWOM behavior as the dependent variables. The MANCOVA results show that the introduction of retention of specific information as the covariate resulted in a reduction of the F-value and effect size of the main effect of information relevancy ($F\text{-value}_{\text{MANOVA}} = 22.04$ to $F\text{-value}_{\text{MANCOVA}} = 17.07$; $\eta^2_{\text{MANOVA}} = .339$ to $\eta^2_{\text{MANCOVA}} = .287$) (see Tables 6.4 and 6.7). Additionally, MANCOVA results

show that the introduction of retention of specific information as the covariate did not result in a reduction of the F-value and effect size of the interaction term of information expectancy and relevancy ($F\text{-value}_{\text{MANOVA}} = 5.28$ to $F\text{-value}_{\text{MANCOVA}} = 5.20$; $\eta^2_{\text{MANOVA}} = .109$ to $\eta^2_{\text{MANCOVA}} = .109$) (see Tables 6.4 and 6.7). Therefore, it can be interpreted that although consumers' retention of specific information *did not mediate* the joint effects of information expectancy and relevancy on their attitude toward the advertised brand and intentions to engage in NWOM behavior, consumers' retention of specific information *partially mediated* the main effect of information relevancy on their attitude toward the advertised brand and intentions to engage in NWOM behavior. Therefore, while these results do not support the postulates of H10b, consumers' retention of specific information was found to mediate the main effect of information relevancy on the dependent measures.

Table 6.7
MANCOVA: The Mediating Effects of Retention of Specific Information on Attitude toward the Brand and intentions to engage in NWOM Behavior

Sources	MANOVA				ANOVA		
	Wilks'	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Main Effects							
Expectancy(E)	.947	.053	2.39	.098	1	4.476 (.037)*	.552 (.459)
Relevancy(R)	.713	.287	17.07	.000	1	31.556 (.000)	21.919 (.000)
Covariate Retention of Specific Information	.976	.024	1.04	.357	1	2.087 (.152)	.518 (.474)

(Table continued)

<i>Interactions</i>							
E * R	.891	.109	5.20	.007	1	7.993 (.006)	8.657 (.004)
Residual					86		

A₆: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior.
 * p-values are provided in parentheses

6.2.3.3 Mediation by Retention of Irritation and Specific Information in the Long

Delay Condition: H11 states that, in the long delay condition, consumers' retention of their irritation will play a stronger role than retention of specific information in mediating the effects of information expectancy and relevancy on consumers' attitude toward the advertised brand and intentions to engage in NWOM behavior. The mediating roles of consumers' retention of irritation and specific information irritation were examined by using the same procedure as the one used in the tests of H8 and H10.

Mediations by consumers' retention of irritation and specific information in the long delay condition were tested by first conducting a MANOVA (with information expectancy and relevancy as the independent variables and attitude toward the advertised brand and intentions to engage in NWOM behavior as the dependent variables) followed by two MANCOVAs (with retention of – irritation and retention of specific information as covariates in two separate MANCOVAs while retaining the independent and dependent variables as in the MANOVA). We first discuss the mediational role of consumers' retention of irritation followed by the mediational role of consumers' recall of specific information in the long delay (two-day delay) condition in the following paragraphs.

In testing the first part of the mediation by subjects' retention of irritation, the results of the MANOVA indicate that the effects of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior were found significant (Wilks' Lambda = .713, $F = 16.90$, $p < .01$, $\eta^2 = .287$) (see Table 6.8). The main effect of information relevancy on attitude toward the brand and intentions to engage in NWOM behavior was also found significant (Wilks' Lambda = .562, $F = 32.78$, $p < .01$, $\eta^2 = .438$) (see Table 6.8). Next, the joint effect of information expectancy and relevancy on the mediating variable of retention of irritation was found significant ($F = 13.27$, $p < .01$, $\eta^2 = .135$). Additionally, the main effect of information relevancy on subjects' retention of their irritation was also found significant ($F = 152.86$, $p < .01$, $\eta^2 = .643$) (see Table 6.8).

In the third part of the mediation analysis, two regression analyses were conducted to examine the relationships between the mediator variable – consumers' retention of irritation – and the dependent variables of attitude toward the brand and intentions to engage in NWOM behavior. Results of the regressions show that the effect of retention of irritation was significant on both consumers' attitude toward the brand ($\beta = -.738$, $t = -10.212$, $p < .000$, R-square = .545) and on their intentions to engage in NWOM behavior ($\beta = .754$, $t = 10.719$, $p < .000$, R-square = .564) (see Table 6.9).

The last step in the testing of mediation by retention of irritation in the two-day delay condition involved examining the results of a MANCOVA with information expectancy and relevancy as the independent variables, retention of irritation as the covariate, and attitude toward the advertised brand and intentions to engage in NWOM behavior as the dependent variables. The results of this MANCOVA indicate that although the

introduction of retention of irritation did not make the interactive effect of information expectancy and relevancy non-significant, a reduction of the F-value and effect size of the interaction term of information expectancy and relevancy was observed (F-value_{MANOVA} = 16.90 to F-value_{MANCOVA} = 9.06; $\eta^2_{MANOVA} = .287$ to $\eta^2_{MANCOVA} = .179$) (see Tables 6.8 and 6.10). Additionally, the introduction of retention of irritation as the covariate not only resulted in a reduction of the F-value and the effect size of the main effect of information relevancy, but also made the prior significant main effect of information relevancy non-significant (F-value_{MANOVA} = 32.78 to F-value_{MANCOVA} = .74; $\eta^2_{MANOVA} = .438$ to $\eta^2_{MANCOVA} = .018$, $p_{MANOVA} = .000$ to $p_{MANCOVA} = .477$). It is, therefore, interpreted that consumers' retention of irritation (i) partially mediated the interactive effects of information expectancy and relevancy on their attitude toward the advertised brand and intentions to engage in NWOM behavior, and (ii) completely mediated the main effect of information relevancy on their attitude toward the advertised brand and intentions to engage in NWOM behavior.

Table 6.8
The Effects of Information Expectancy (2 levels: Unexpected and Expected) and Information Relevancy (2 levels: Irrelevant and Relevant) on Attitude toward the Brand and intentions to engage in NWOM Behavior in the Two-Day Delay Condition

Sources:	MANOVA				ANOVA		
	Wilks'	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Main Effects							
Expectancy (E)	.735	.265	15.17	.000	1	19.43 (.000)*	29.43 (.000)
Relevancy(R)	.562	.438	32.78	.000	1	52.60 (.000)	56.98 (.000)

(Table continued)

Interaction R * E	.713	.287	16.90	.000	1	21.65 (.000)	34.73 (.000)
Residual					85		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior
* p-values are provided in parentheses

Table 6.9
Results of Regression Analyses (Two-Day Delay Condition)

Independent variable	Dependent variable	Beta	t-values	p-values	R² Values
Retention _{Irritation}	A _b	-.738	-10.212	.000	.545
Retention _{Irritation}	NWOM	.754	10.719	.000	.569
Retention _{Information}	A _b	.008	.079	.937	.000
Retention _{Information}	NWOM	.035	.326	.746	.001

Table 6.10
MANCOVA: The Mediating Effects of Retention of Irritation on Attitude toward the Brand and intentions to engage in NWOM Behavior in the Two-Day Delay Condition

Sources	MANOVA				ANOVA		
	Wilks'	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Main Effects							
Expectancy(E)	.833	.167	8.33	.001	1	8.97 (.004)*	16.03 (.000)
Relevancy(R)	.982	.018	.74	.477	1	1.31 (.256)	1.02 (.314)
Covariate Retention of Irritation	.732	.268	15.23	.000	1	21.00 (.001)	26.60 (.000)
Interactions							
E * R	.821	.179	9.06	.000	1	10.43 (.002)	17.11 (.000)
Residual					84		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior.
* p-values are provided in parentheses

The first step in the test of mediation by retention of specific information in the long delay condition involved examining the effect of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior. The effect was found significant (Wilks' Lambda = .891, $F = 5.28$, $p < .01$, $\eta^2 = .109$) (see Table 6.8). In the second part of the mediation analysis, the joint effect of information expectancy and relevancy on the proposed mediating variable of retention of specific information was not found significant ($F = .24$, $p = .61$, $\eta^2 = .003$). Additionally, we examined whether the main effect of information relevancy on subjects' retention of specific information was significant. Results of the analysis show that the main effect of information relevancy on subjects' retention of specific information was also not significant ($F = 3.17$, $p > .05$, $\eta^2 = .036$).

Two regression analyses were conducted to examine the relationships between the mediating variable of retention of specific information and the dependent variables of attitude toward the brand and intentions to engage in NWOM behavior. The results of regressions show that the effect of retention of specific information on attitude toward the brand was not significant ($\beta = .008$, $t = .079$, $p > .05$, R-square = .000); the effect of irritation on consumers' intentions to engage in NWOM behavior was not significant ($\beta = .035$, $t = .326$, $p > .05$, R-square = .001) (see Table 6.9).

Since the interactive effect of information expectancy and relevancy, as well as the main effect of information relevancy, on subjects' retention of specific information were not significant, and subjects' recall of specific information had no effect on subjects' attitudes toward the brand and intentions to engage in NWOM behavior in the long delay

condition, we did not further examine whether the joint effects of information expectancy and relevancy are mediated by subjects' retention of specific information.

Table 6.11
MANCOVA: The Mediating Effects of Retention of Information on Attitude toward the Brand and intentions to engage in NWOM Behavior in the Two-Day Delay Condition

Sources	MANOVA				ANOVA		
	Wilks'	Effect Size	F-value	Sig.	d.f.	A _b	NWOM
Main Effects							
Expectancy(E)	.744	.256	14.25	.000	1	18.13 (.000)*	27.58 (.000)
Relevancy(R)	.546	.454	34.56	.000	1	53.26 (.000)	61.13 (.000)
Covariate Retention of Information	.966	.034	1.44	.242	1	1.14 (.288)	2.92 (.034)
Interactions							
E * R	.701	.299	17.71	.000	1	23.13 (.000)	34.04 (.000)
Residual					84		

A_b: consumers' attitude towards the brand; NWOM: intentions to engage in NWOM behavior.

* p-values are provided in parentheses

H11 predicted that consumers' retention of irritation will play a much stronger role than retention of specific information in consumers in mediating the effect of information expectancy and relevancy on attitude toward the advertised brand and intentions to engage in NWOM behavior. The results showing "partial mediation" by retention of irritation in consumers versus the "no mediation" by consumers' retention of specific information provide support for H11.

6.3 Summary

The second study investigated whether retention of irritation and specific information in subjects mediate the effects of information expectancy and relevancy on consumers' attitude toward the brand and intentions to engage in NWOM behavior after short and long delays. Overall, it was found that retention of the negative emotion of irritation experienced by subjects in the past, as opposed to retention of specific information that may have caused the irritation itself, played a much stronger role – both in the short delay and in the long delay conditions. At a short delay, subjects' retention of their negative emotion of irritation played a stronger role than their retention of specific information in mediating the effects of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior. Specifically, while subjects' retention of their irritation completely mediated the joint effect of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior, subjects' retention of specific information only partially mediated the main effect of information relevancy (and did not mediate the interactive effect of information expectancy and relevancy).

Compared to the short delay condition, retention of irritation in subjects played a stronger role than retention of specific information in mediating the effects of information expectancy and relevancy on the dependent variables in the long delay condition. Specifically, subjects' retention of their irritation completely mediated the main effect of information relevancy and partially mediated the interactive effect of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior. Interestingly, subjects' retention of specific information played no role at all in mediating the main effect of information relevancy and the interactive effect of

information expectancy and relevancy in the long delay condition. Thus, as discussed in the earlier chapters in this dissertation and later in the discussion section, retention of the overall negative emotion of irritation in subjects, as opposed to the retention of specific information, plays a key role in determining their attitudes and intentions. A summary of support for the hypotheses proposed in Study 2 can be seen in Table 6.12.

Table 6.12
Summary of Support for Hypotheses in Study 2

Hypotheses	Support
H9	Mixed support
H9a	Supported
H9b	Mixed support
H10	Mixed support
H10a	Supported
H10b	Mixed support
H11	Supported
H11a	Supported
H11b	Supported

CHAPTER 7. DISCUSSION, MANAGERIAL IMPLICATIONS AND FUTURE RESEARCH

7.1 Discussion

The primary objectives of this dissertation were to propose and empirically test a model of consumer irritation in the context of consumer decision-making, and thus extend our understanding of the irritation construct beyond the earlier studies. Specifically, the proposed model of consumer irritation identified information characteristics – information relevancy and expectancy used in marketing communications as antecedent and moderator of consumer irritation, investigated whether the elicitation of irritation in consumers was a function of the individual level variable – consumers’ need to evaluate, and examined whether irritation in consumers influenced consumers’ attitudes and intentions. Furthermore, the dissertation also examined whether specific information and the irritation experienced by consumers in the past are retained after short and long delays, and the consequent effect of this retention on their attitudes toward the brand and intentions to engage in NWOM behavior.

Two studies were conducted to fulfill the objectives of this dissertation. The studies served not only to demonstrate support for our conceptualization about the elicitation of irritation in consumers upon exposure to information that varies in its relevancy and expectancy and the subsequent effect of this irritation on consumers’ attitude toward the brand and intentions to engage in NWOM behavior, but also to show whether retention of irritation (vs. recall of specific information that caused the irritation) in consumers mediates the effect of incongruent (unexpected and irrelevant) information on their

attitude toward the brand and intentions to engage in NWOM behavior after short and long delays.

In Study 1, the effects of information expectancy, relevancy and consumers' need to evaluate on subjects' irritation and the subsequent effects of irritation in consumers on their attitude toward the brand and intentions to engage in NWOM behavior were investigated. The findings confirmed that exposure to irrelevant information results in the elicitation of negative emotions of irritation in consumers. Further, this elicitation of irritation in consumers upon exposure to irrelevant information was more pronounced when consumers were exposed to unexpected information than when they were exposed to expected information. This finding lends support to our theoretical conceptualization that consumers generate the negative emotion of irritation when they are exposed to incongruent – unexpected and irrelevant – information because of their unsuccessful attempts to resolve the incongruity and wasted cognitive elaboration.

Study 1 also confirmed the findings of previous research (Biswas and Thota 2003) that suggest that consumers' need to evaluate moderates the effect of information relevancy on their irritation. Irrelevant information resulted in significantly higher irritation levels than relevant information in HNE consumers compared to LNE consumers. However, need to evaluate did not have a main effect on consumers' irritation, attitude toward the brand and intentions to engage in NWOM behavior. Or, HNE individuals exhibited less favorable attitude toward the brand and intentions to engage in NWOM behavior only when information presented to them was highly irrelevant. These findings also provide further experimental support for Jarvis and Petty's (1996) and Fennis and Bakker's (2001) research that individual differences in consumers'

need to evaluate information can help explain why some consumers elicit more evaluatively polarized responses compared to others. These findings also lend support to our conceptualization that irritation elicited in response to irrelevant information is a function of whether consumers possess the chronic tendency to engage in evaluative responding.

In addition, the first study found that consumer irritation mediates the effect of information expectancy and relevancy on their attitude toward the brand and intentions to engage in NWOM behavior. This finding supports the *experiential bases of persuasion* (Meyers-Levy and Malaviya 1999) that consumers' judgments about information are mediated by feelings (of irritation in this study) that are triggered by the very act of engaging in processing that information. The findings of this study demonstrate that consumers' attitudes toward the brand and their intentions to engage in NWOM behavior were mediated by their feelings of irritation that were triggered when consumers processed the incongruent – unexpected and irrelevant – information.

However, there was lack of support for the posited 3-way interactions (H6 and H7). Specifically, need to evaluate did not moderate the effects of information expectancy and relevancy on the dependent variables. *Correspondent inference theory* can help explain the lack of support for these proposed 3-way interaction. According to *correspondent inference theory* (Jones and McGillis 1976), consumers notice and elaborate information that is inconsistent and distinctive from previous information. Utilizing correspondent inference theory, it is argued here that unexpected (inconsistent and distinct) and irrelevant information may have been noticed and elaborated upon by both HNE and

LNE consumers alike and, this, in effect explains the lack of findings in the posited 3-way interactions between information expectancy, relevancy and need to evaluate.

The second study examined whether retention of irritation and specific information in consumers mediated the effects of information expectancy and relevancy on their attitude toward the brand and intentions to engage in NWOM behavior after short (ten-minute) and long (two-day) delays. As posited, the results revealed that irrelevant information resulted in higher retention of irritation in consumers than relevant information when consumers were exposed to unexpected information compared to expected information. This finding supports our contention that consumers retain their negative emotions of irritation experienced in the past because: (a) of elaborative processing, detailed encoding and formation of associative linkages for such stimuli, (b) negative emotions of irritation result in consumers' coping with and avoidance of such stimuli, which in turn, leads to detailed encoding, and formation of associative linkages for such stimuli, and (c) consumers assimilate an irritating experience as one that needs to be avoided and not one that is a normal experience in their schema.

Study 2 demonstrated that consumers retained specific information to a greater extent in the irrelevant information condition than in the relevant information condition. However, the degree to which consumers retained the specific information in the irrelevant and relevant information conditions was not contingent on information expectancy. The finding, that consumers retained the specific information to a greater extent in the irrelevant information condition, is particularly interesting from a theoretical standpoint. These findings are in consonance not only with the arguments in this dissertation that irrelevant information, because of triggering higher irritation in

consumers is retained to a greater extent, but also with results of past research (Lee and Mason 1999; Heckler and Childers 1992). While these findings support the hypotheses posited in this dissertation, they contradict the rival explanation by social cognition research. Specifically, social cognition research posits that when consumers are exposed to relevant (vs. irrelevant) information, they engage in elaborative processing of such information, which facilitates associative linkages in their long-term memory network and, consequently, higher recall for such information (Heckler and Childers 1992; Srull et al. 1985; Srull 1981; Hastie 1980, 1981).

Results of Study 2 show that at a short delay (ten-minute), consumers' retention of their negative emotion of irritation played a stronger role than their retention of specific information in mediating the effects of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior. While consumers' retention of their irritation completely mediated the joint effect of information expectancy and relevancy on attitude toward the brand and intentions to engage in NWOM behavior, consumers' retention of specific information only partially mediated the main effect of information relevancy (and did not mediate the interactive effect of information expectancy and relevancy). This finding is noteworthy since it suggests that consumers' retention of their negative emotion of irritation (vs. their retention of specific information) plays a key role in influencing the effect of information expectancy and relevancy in shaping their attitudes and intentions even at short delays.

In the long (two-day) delay condition, retention of their irritation (vs. their recall of specific information) played a stronger role in mediating the effects of information expectancy and relevancy on the dependent variables. Interestingly, consumers' retention

of specific information played no role at all in mediating the main effect of information relevancy and the interactive effect of information expectancy and relevancy in the two-day delay condition. The following discussion suggests that these findings are particularly interesting from a managerial point of view. Consumers' retention of specific information that irritated them played no role in mediating the effects of information expectancy and relevancy on their attitudes and intentions after long delays. However, consumers' retention of their irritation, even after a long delay, completely mediated the effect of information expectancy and relevancy on their attitudes and intention. These findings support the arguments in this dissertation that while consumers were unable to retain the specific information that irritated them, they still remembered their overall negative emotion of irritation even after a long delay. This explains why, consumers' retention of their irritation, as opposed to their retention of specific information played a strong mediating role after a long delay.

7.2 Theoretical And Practical Contributions

This dissertation proposes a model of consumer irritation, an under-researched construct in marketing. From a theoretical standpoint, this dissertation makes several contributions. First, the dissertation extends our understanding of consumer irritation beyond the earlier studies on consumer irritation. In this vein, the proposed framework examines the antecedents and moderators of consumer irritation. The dissertation posits that consumers' retention of their irritating experiences from the past not only has adverse effects on their attitude toward the brand at a later time, but also on their intentions to engage in NWOM behavior. Further, the dissertation investigates how consumers' retention (after short and long delays) of their irritation and information may affect their attitude toward the brand and propensity to engage in NWOM behavior.

Retention of irritation in consumers at a later time may have serious and important implications for advertisers and marketers.

Overall, this dissertation suggests that irritation may have disturbing and undesirable implications for consumer attitudes. Take for example the findings by current research, which suggest that irrelevant information results in increased irritation in consumers (Biswas and Thota 2003), and the proposed arguments in this dissertation that if consumers do not expect to encounter irrelevant information, they will be more irritated than when they expect to encounter the irrelevant information. Thus, knowledge of factors that irritate consumers is critical particularly since consumers are often exposed to information that is incongruent with their goals (Heckler and Childers, 1992). In addition, in order to reduce the possibility of irritation in consumers, marketers need to identify contexts (1) when consumers may perceive a piece of information as irrelevant, and (2) when consumers expect (vs. do not expect) to receive relevant or irrelevant information.

Further, since irritation in consumers may result in their intentions to engage in NWOM behavior, companies should exercise caution in exposing consumers to information that may be perceived as irrelevant by them. Furthermore, since past research has found that NWOM communication has a more powerful effect on consumers' brand evaluations than positive WOM communication (Laczniak, DeCarlo and Ramaswami, 2001), companies need to carefully monitor consumer irritation to reduce the spread of NWOM communication. Therefore, it becomes critical to identify the causes of irritation in consumers from a theoretical as well as managerial point of view – a goal this dissertation attempts to achieve.

7.3 Limitations and Future Research

While this dissertation proposes a model of consumer irritation and identifies variations in expectancy and relevancy as antecedents of consumer irritation, it is noted here that there may be more antecedents to explain irritation in consumers than variations in expectancy and relevancy of information. For example, a more complete model of consumer irritation may include antecedents such as quantity of information, repetitiveness, type of ads etc. Similarly, there may exist more consequences of irritation than the ones proposed in this dissertation. While, the proposed model of irritation was kept short in light of the number of interactions that could be empirically tested in this dissertation, the absence of these antecedents and consequences are noted as a limitation of this dissertation and provide interesting research ideas.

The two studies reported in this dissertation have certain limitations. One of the obvious limitations includes external validity. It must be noted that the study was conducted in a laboratory setting with undergraduate student participants and this may limit the generalizability of the findings of this dissertation. In addition to the above limitation, subjects' exposure to a scenario in a paragraph form to describe a hypothetical real-life scenario they experienced may be very different from what consumers face in a real life context. Although fictitious brands were used in the scenario methodology to avoid any possible confounds with subjects' prior brand attitude, the use of fictitious brands limits the generalizability of the findings. This is because in the absence of prior brand knowledge and attitude, subjects may have been motivated to use their implicit theories and instincts on how the salient aspects of the situation should influence their behavior. Thus, subjects' responses – as reported in this dissertation – may be very different from the ones in the actual marketplace. However, it must be noted that many

acclaimed papers in marketing use scenarios and fictitious brand names to eliminate the effect of prior brand attitude.

Also, subjects' exposure to additional information in the form of offers by credit card companies may be very different in a real-life setting. For example, companies use various forms of persuasive and pushy methods – mail offers with lucrative checks enclosed, telephone calls, email offers, etc. Further, companies use mail offers that are more verbose than a paragraph that was used to describe the additional offers in the studies. It is argued that the length of the offers used in the studies as opposed to ones in a real-life setting may have very different impact on the consumers. Thus, the effect of exposure to different quantities of information on consumers' irritation may be an interesting idea for future research. However, since it was easier to use a succinct scenario and small paragraphs to describe the products and services offered by the credit card company, portraying this version of offers enabled us to allow subjects to focus on the scenario and the additional offers, thus helping us buttress the manipulations and internal validity.

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APPENDIX A. PRETEST ONE QUESTIONNAIRE

In this survey, you will read 4 scenarios. Please read the scenarios and then answer the questions that follow. **It is very important that you read each of the four scenarios very carefully. Please do not skip reading any section of the scenarios.** After reading the scenarios, please respond to **all** questions in a manner that most accurately reflects your opinions.

Scenario 1

Imagine that your wallet is stolen and you call to request your credit card company to waive the charges for the transactions you have not made after your card was stolen. During this phone call, the salesperson offers you a free credit report from the three credit bureaus in the nation so that you know your *credit history* and credit score, and possible fraudulent activities related to your accounts. The salesperson informs you that you will need to sign and return a form that you will receive from your credit card company through regular mail.

However while you are expecting the relevant mail, you receive a lot of unwanted mails from the same credit card company trying to market certain products/ services that they offer.

1. Please indicate the extent to which you can imagine yourself in this situation.

I cannot imagine myself in this situation at all

1

2

3

4

5

6

7

I can imagine myself in this situation

2. Please indicate the extent to which you find the scenario plausible.

I find this situation highly implausible

1

2

3

4

5

6

7

I find this situation highly plausible

3. Please indicate the extent to which you can relate to this situation.

I cannot relate to this situation at all

1

2

3

4

5

6

7

I can relate to this situation very much

Scenario 2

Imagine that your bank has made a mistake with your checking account and you call the bank to correct the problem. The customer service person at the bank informs you that you will need to fill out and sign a “correction request form” that you will receive in your regular mail and mail the same back to the bank.

However while you are expecting the relevant mail, you receive a lot of unwanted mails from the same bank trying to market certain products/services that they offer.

1. Please indicate the extent to which you can imagine yourself in this situation.

I cannot imagine myself in this situation at all

1

2

3

4

5

6

7

I can imagine myself in this situation

2. Please indicate the extent to which you find the scenario plausible.

I find this situation highly implausible

1

2

3

4

5

6

I find this situation highly plausible

7

3. Please indicate the extent to which you can relate to this situation.

I cannot relate to this situation at all

1

2

3

4

5

6

I can relate to this situation very much

7

Scenario 3

Imagine that your credit card company (e.g., Citibank) informs you that if you open a checking account with Citibank and link your credit card account with the bank account, \$150 will be credited to your account 90 days from the time your accounts are linked. The offer looks good to you and you decide to accept the offer. The salesperson informs you that you will need to sign and return a form you will receive in your regular mail.

However while you are expecting the relevant mail, you receive a lot of unwanted mails from the same credit card company trying to market certain products/services that they offer.

1. Please indicate the extent to which you can imagine yourself in this situation.

I cannot imagine myself in this situation at all

1

2

3

4

5

6

I can imagine myself in this situation

7

2. Please indicate the extent to which you find the scenario plausible.

I find this situation highly implausible

1

2

3

4

5

6

I find this situation highly plausible

7

3. Please indicate the extent to which you can relate to this situation.

I cannot relate to this situation at all

1

2

3

4

5

6

I can relate to this situation very much

7

Scenario 4

Imagine that you are looking for a good deal on a digital camera. Your friend tells you that he got an excellent deal on a digital camera when he called a certain toll free number.

However when you called the toll free number recommended by your friend, the salesperson offered to make additional sales by offering you details and descriptions of other products (e.g., a vacuum cleaner, a subscription for a magazine, etc.) sold by this marketing company.

1. Please indicate the extent to which you can imagine yourself in this situation.

***I cannot imagine
myself in this
situation at all***

1

2

3

4

5

6

7

***I can imagine
myself in this
situation***

2. Please indicate the extent to which you find the scenario plausible.

***I find this
situation highly
implausible***

1

2

3

4

5

6

7

***I find this
situation highly
plausible***

3. Please indicate the extent to which you can relate to this situation.

***I cannot relate to
this situation at all***

1

2

3

4

5

6

7

***I can relate to
this situation
very much***

Thank you for your participation in this study!

APPENDIX B: PRETEST TWO QUESTIONNAIRE

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University.

In this survey, you will read a scenario. Please read the scenario and then answer the questions that follow. **It is very important that you read the scenario very carefully. Please do not skip reading any section of the scenario.** After reading the scenario, please respond to **all** questions in a manner that most accurately reflects your opinions.

Scenario

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.*
You have decided to sign up for the service offered by the representative.

While you are expecting to receive the form and other relevant information in the regular mail, you get mails for *other* products and services marketed by your credit card company.

Below, please list 5 offers (for products/ services) which you consider as RELEVANT OFFERS from the credit card company in the context of the situation described above.

1
2
3
4
5

Please answer the following questions assuming you receive in your mail the offers and the information in the offers you just listed as *RELEVANT*. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> .						
NOT ANNOYING at all						VERY ANNOYING
1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> .						
NOT IRRITATING at all						VERY IRRITATING
1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> .						
NOT RIDICULOUS at all						VERY RIDICULOUS
1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> .						
NOT STUPID at all						VERY STUPID
1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>gets on your nerves</i> .						
DOES NOT GET ON MY NERVES at all						REALLY GETS ON MY NERVES
1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> .						
NOT TROUBLESOME at all						VERY TROUBLESOME
1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> .						
NOT PUSHY at all						VERY PUSHY
1	2	3	4	5	6	7

1. What gender are you?

_____ Male _____ Female

2. _____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

Thank you for your participation in this study!

APPENDIX C: PRETEST TWO – RESPONSES FOR IRRELEVANT AND RELEVANT OFFERS

Responses for Irrelevant Offers

ID	Responses	Codes
1	<ul style="list-style-type: none"> ➤ Offer for another credit card ➤ Selling other products ➤ Selling other services ➤ Free gifts 	<p>1</p> <p>4</p> <p>5</p> <p>7</p>
2	<ul style="list-style-type: none"> ➤ A new credit card with a lower interest rate ➤ An offer for prizes when charging over \$500 ➤ Waive annual fee if you get friends to join ➤ Better credit standing if you pay bill completely 	<p>1 and 2</p> <p>7</p> <p>7</p> <p>1</p>
3	<ul style="list-style-type: none"> ➤ Frequent flyer miles for purchasing goods with the credit card ➤ Money—or dividend for your child’s college tuition for purchases made with the card—will be irrelevant when you don’t have children ➤ Giving my info to hotels, who in turn call me when I am trying to eat dinner to offer/sell me a weekend getaway ➤ Any offer that I did not ask for—I receive enough junk mail as it is 	<p>1 and 3</p> <p>7</p> <p>9</p> <p>8</p>
4	<ul style="list-style-type: none"> ➤ Signing up for a card enters you into a drawing to win a prize ➤ Service with benefits for small business owners ➤ Signing up for a card will give you opportunity to have benefits with certain restaurants/retailers 	<p>1</p> <p>5</p> <p>1</p>
5	<ul style="list-style-type: none"> ➤ Insurance for credit cards ➤ Offers for other credit cards ➤ Free gift offers 	<p>5</p> <p>1</p> <p>7</p>
6	<ul style="list-style-type: none"> ➤ Transferring balances from other cards for free ➤ Points rewards for purchases ➤ Sign up for different services ➤ New cards ➤ New credit limit 	<p>7</p> <p>5</p> <p>5</p> <p>1</p> <p>10</p>
7	<ul style="list-style-type: none"> ➤ Another credit card offer with a lower APR ➤ For an extra charge per month you will have frequent flyer miles added in respect to how much you charge ➤ Get your picture put up on your credit card for security purposes for an extra charge ➤ For extra price per month, discounts at certain stores if you use their credit card ➤ A chance to win a trip 	<p>1 and 2</p> <p>3</p> <p>5</p> <p>1</p> <p>7</p>
8	<ul style="list-style-type: none"> ➤ Other credit card offers 	<p>1</p>

(Table continued)

	<ul style="list-style-type: none"> ➤ Magazine subscription sales promotions ➤ Vacation packages sales promotions ➤ Cash advance checks ➤ Writing pen set sales promotion ➤ Computer software sales promotion 	<p>4 7 7 4 4</p>
9	<ul style="list-style-type: none"> ➤ Other credit cards ➤ Offerings on other types of bank accounts ➤ Tupperware ➤ Kitchen utensils/kitchen utensils ➤ Cellular phone 	<p>1 8 4 4 4</p>
10	<ul style="list-style-type: none"> ➤ Clothing store ads ➤ Buy a computer ➤ Kitchen/cooking appliances ➤ Vacation offers ➤ Cellular phones 	<p>6 4 4 7 6</p>
11	<ul style="list-style-type: none"> ➤ Offer for a vacation package ➤ Offer to up your credit limit ➤ Offer for a second credit card ➤ Offer for an account with the credit card company? ➤ Offer to win a television 	<p>7 10 1 1 7</p>
12	<ul style="list-style-type: none"> ➤ Offers regarding a line of credit to purchase a house or car ➤ Upgrading my credit card to platinum card or something of the sort ➤ Offers to different types of seminars ➤ Offers for vacation packages 	<p>7 2 5 7</p>
13	<ul style="list-style-type: none"> ➤ Lowered interest rates ➤ A vacation for gaining so many points, or spending so much ➤ Pre-approval for a new card ➤ A card with a higher credit limit ➤ Maybe some products such as a hat or a T-shirt with the credit company logo 	<p>2 7 1 2 4</p>
14	<ul style="list-style-type: none"> ➤ Low finance charge for credit cards ➤ Cash advance offers ➤ Switch to my bank offers ➤ Information regarding other services of my bank 	<p>2 5 8 8</p>

Responses for Relevant offers

ID	RESPONSES	Codes
15	<ul style="list-style-type: none"> ➤ Credit card protection plans ➤ Discount on credit reports in the future ➤ Toll free number to call and have a representative assist you with the results of the credit report ➤ Interest rate reduction offer ➤ Information about different accounts with that company 	<p>2</p> <p>1</p> <p>1</p> <p>3</p> <p>7</p>
16	<ul style="list-style-type: none"> ➤ No service fee required ➤ A lower interest rate offered by the credit card company ➤ Free insurance covering credit card ➤ No overdraft fee ➤ Free credit report (monthly basis) 	<p>4</p> <p>3</p> <p>6</p> <p>4</p> <p>1</p>
17	<ul style="list-style-type: none"> ➤ First 3 months free of charge ➤ Waived the charged transactions from your card ➤ Free credit report ➤ Receive mail showing you how to maintain a good credit score ➤ Know your credit history 	<p>4</p> <p>4</p> <p>1</p> <p>1</p> <p>1</p>
18	<ul style="list-style-type: none"> ➤ Free credit report ➤ Free statements of transactions when the credit was stolen ➤ Post-service call-call the person within 3 days after the incident if everything is alright ➤ Customer satisfaction question 	<p>1</p> <p>4</p> <p>8</p> <p>8</p>
19	<ul style="list-style-type: none"> ➤ Application for new card plan ➤ New card to replace stolen one ➤ Credit card history ➤ Waived charges made by the person who stole the card ➤ 3 months of free service 	<p>6</p> <p>6</p> <p>1</p> <p>4</p> <p>4</p>
20	<ul style="list-style-type: none"> ➤ Informational tips on how to keep a clean credit report ➤ Possibly a higher credit limit for good credit actions ➤ A new and more sophisticated card for good credit and large spenders ➤ Offer counseling or help to those who receive a poor credit report 	<p>1</p> <p>5</p> <p>6</p> <p>1</p>
21	<ul style="list-style-type: none"> ➤ Transfer balances ➤ Stolen card protection ➤ Credit help ➤ Lower APR 	<p>5</p> <p>2</p> <p>1</p> <p>3</p>

(Table continued)

22	<ul style="list-style-type: none"> ➤ An offer for an additional credit card with the company ➤ An offer to pay for protection against credit card theft ➤ Offers to lower interest rate on credit card ➤ A packet for add on features to credit card membership ➤ Coupons from credit card company on purchases made 	<p>6</p> <p>2</p> <p>3</p>
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**APPENDIX D. PRETEST THREE QUESTIONNAIRE –
IRRELEVANT CONDITION**

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University.

Please read the scenario provided on the next page and then answer the questions that follow. **It is very important that you read the scenario very carefully. Please do not skip reading any section of the scenario.** After reading the scenario, please respond to **all** questions in a manner that most accurately reflects your opinions.

Scenario

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

While you are expecting to receive the form and other information relevant to your stolen wallet and credit rating, your credit card company sends you information on *other* products and services that they market.

Below, please indicate the extent to which you find the following offers from your credit card company IRRELEVANT in the context of the situation described above.

1. You receive a mail from your credit card company stating, “Important Information Enclosed”, and *hope/expect that this is the mail that contains the form or helpful information* (that would reduce your risk/losses in this situation or a similar situation in future) that you have been waiting for. However, this mail attempts to sell you a *co-branded credit card* by your credit card company and its partner “Leisure” for *providing vacation packages*. The card comes for a charge of \$79.99 annually.

***I find this offer
EXTREMELY
IRRELEVANT
in this situation***

1

2

3

4

5

6

7

***I find this offer
EXTREMELY
RELEVANT in
this situation***

2. You receive another mail from your credit card company stating, “Important Information Enclosed”, *and again hope/expect that this is the mail that contains the form or helpful information* (that would reduce your risk/losses in this situation or a similar situation in future) that you have been waiting for. However, upon going through the contents you realize that the mail attempts to promote *a new cellular plan* by your credit card company and Nextel for \$45.99 a month.

***I find this offer
EXTREMELY
IRRELEVANT
in this situation***

1

2

3

4

5

6

7

***I find this offer
EXTREMELY
RELEVANT in
this situation***

3. You receive yet another mail from your credit card company stating, “Important Information Enclosed”, *and hope/expect that this time the mail contains the form or helpful information* (that would reduce your risk/losses in this situation or a similar situation in future) that you have been waiting for. But, upon going through the contents of the mail, you quickly realize that the mail, introduces you to a “*Rewards and Discount Program*” called *Complete Home*. Big brands like Hoover, AT&T, Sony, T-Fal, GE etc. endorse this promotional offer. The offer is free for the first 45 days and the annual charge for this offer \$79.99.

***I find this offer
EXTREMELY
IRRELEVANT
in this situation***

1

2

3

4

5

6

7

***I find this offer
EXTREMELY
RELEVANT in
this situation***

4. You receive another mail from your credit card company stating, “Important Information Enclosed”, and *finally hope/expect that this time the mail contains the form or helpful information* (that would reduce your risk in this situation or a similar situation in future) that you have been waiting for. But, upon reading the mail, you quickly realize that you are seeing *promotional offers for a vacuum cleaner, a subscription for a health magazine and two other products*.

***I find this offer
EXTREMELY
IRRELEVANT
in this situation***

1

2

3

4

5

6

7

***I find this offer
EXTREMELY
RELEVANT in
this situation***

Please answer the following questions assuming you receive the above-mentioned offers and the information therein. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> .							
NOT ANNOYING at all							VERY ANNOYING
1	2	3	4	5	6	7	
2. Please indicate the extent to which you will find the offers <i>irritating</i> .							
NOT IRRITATING at all							VERY IRRITATING
1	2	3	4	5	6	7	
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> .							
NOT RIDICULOUS at all							VERY RIDICULOUS
1	2	3	4	5	6	7	
4. Please indicate the extent to which you will find the offers <i>stupid</i> .							
NOT STUPID at all							VERY STUPID
1	2	3	4	5	6	7	
5. Please indicate the extent to which the offers <i>gets on your nerves</i> .							
DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
1	2	3	4	5	6	7	
6. Please indicate the extent to which you will find the offers <i>troublesome</i> .							
NOT TROUBLESOME at all							VERY TROUBLESOME
1	2	3	4	5	6	7	
7. Please indicate the extent to which you will find the offers <i>pushy</i> .							
NOT PUSHY at all							VERY PUSHY
1	2	3	4	5	6	7	

1. Have you ever been in a situation described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age?

_____ 17-21 _____ 22-28 _____ 28-35 _____ > 35

Thank you for your participation in this study!

APPENDIX E. PRETEST THREE QUESTIONNAIRE – RELEVANT CONDITION

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University.

Please read the scenario provided on the next page and then answer the questions that follow. **It is very important that you read the scenario very carefully. Please do not skip reading any section of the scenario.** After reading the scenario, please respond to **all** questions in a manner that most accurately reflects your opinions.

Scenario

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

While you are expecting to receive the form and other information relevant to your stolen wallet and credit rating, your credit card company sends you information on *other* products and services that they market.

Below, please indicate the extent to which you find the following offers from your credit card company RELEVANT in the context of the situation described above.

1. *Within three days of speaking to the representative, you receive a mail from your credit card company stating, "Important Information Enclosed" and hope that this is the information you are waiting for. Your credit card company has sent an ID theft affidavit form, which will dispute fraudulent debts and accounts in your name. When Citizen Plus receives this form from you, they will send it to other financial companies to alert them about possible fraudulent activities in your name. Thus, you would not need to send different forms to various companies.*

**I find this offer
EXTREMELY
IRRELEVANT in
this situation**

1

2

3

4

5

6

7

**I find this offer
EXTREMELY
RELEVANT in
this situation**

2. You receive a mail from your credit card company stating, “Important Information Enclosed”, and hope that this is the information you are waiting for. You receive an offer for *ID theft insurance* whereby your credit card company provides you insurance to help you *recover your losses* (such as the situation you are in or similar such risky situations in future) e.g., take care of your expenses to hire a lawyer etc. in the event of an ID theft. This offer comes at a charge of \$79.99 annually.

**I find this offer
EXTREMELY
IRRELEVANT
in this situation**

1

2

3

4

5

6

7

**I find this offer
EXTREMELY
RELEVANT in
this situation**

3. You receive a mail from your credit card company stating, “Important Information enclosed”, and hope/expect that this is the mail that contains the information you are waiting for. You receive an offer for credit card *payment protection* whereby in the event you lose your job or become disabled or die, the service will *help with monthly bill payments* of your credit cards and other bills. This offer comes at a charge of \$79.99 annually.

**I find this offer
EXTREMELY
IRRELEVANT
in this situation**

1

2

3

4

5

6

7

**I find this offer
EXTREMELY
RELEVANT in
this situation**

4. You receive a mail from your credit card company stating, “Important Information Enclosed”, and hope/expect that this is the mail that contains the information you are waiting for. You receive an offer for the service *Fraud Screen*, which will link your credit card with a module to provide extensive automatic checks that substantially *reduce risk* in the situation you are in and in case of similar risky situations in future. These include: address verification services, valid card number check, duplicate order check, spending patterns checks, frequency of card usage, and guards against automatic credit card number generation programs. This offer comes at a charge of \$45.99 annually.

**I find this offer
EXTREMELY
IRRELEVANT
in this situation**

1

2

3

4

5

6

7

**I find this offer
EXTREMELY
RELEVANT in
this situation**

Please answer the following questions assuming you receive the above-mentioned offers and the information therein. Please answer all questions.

1. Please indicate the extent to which you will find the offers ***annoying***.

NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7

2. Please indicate the extent to which you will find the offers ***irritating***.

NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7

3. Please indicate the extent to which you will find the offers ***ridiculous***.

NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7

4. Please indicate the extent to which you will find the offers ***stupid***.

NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7

5. Please indicate the extent to which the offers ***gets on your nerves***.

DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7

6. Please indicate the extent to which you will find the offers ***troublesome***.

NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7

7. Please indicate the extent to which you will find the offers ***pushy***.

NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

1. Have you ever been in a situation described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

e

4. What is your age?

_____ 17-21 _____ 22-28 _____ 28-35 _____ > 35

Thank you for your participation in this study!

**APPENDIX F. STUDY ONE (CELL 1): UNEXPECTED-
IRRELEVANT CONDITION**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number: _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: *YOU EXPECT TO GET RELEVANT MAILS FROM “CITIZEN PLUS”*—offers for relevant services, which will help you get out of the messy situation you are in, and will help improve your credit rating in the future. The true reason why you agreed to sign up for the service!!

UNEXPECTEDLY.....

YOU RECEIVE THE FOLLOWING MAILS/OFFERS FROM CITIZEN PLUS. PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer #1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. *However*, this mail attempts to sell you a *co-branded credit card* by your credit card company and its partner “Leisure” for *providing vacation packages*. The new credit card comes for a charge of \$79.99 annually.

Mail/Offer # 2: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *However*, upon going through the contents you realize that the mail attempts to promote *a new cellular plan* by your Citizen Plus and Nextel for \$45.99 a month.

Mail/Offer # 3: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *But*, upon reading the mail, you quickly realize that you are seeing *promotional offers for: (1) a vacuum cleaner, (2) a subscription for a health magazine, (2) offers for pasta pots, and (4) promotional offers for CDs*—and you pay substantial shipping charges!

These offers are IRRELEVANT AND YOU WERE NOT EXPECTING SUCH IRRELEVANT OFFERS. *These offers appear irrelevant since you never buy these products from your credit card company and they have nothing to do with the situation you have faced!*

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number: _____

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> .							
NOT ANNOYING at all							VERY ANNOYING
1	2	3	4	5	6	7	
2. Please indicate the extent to which you will find the offers <i>irritating</i> .							
NOT IRRITATING at all							VERY IRRITATING
1	2	3	4	5	6	7	
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> .							
NOT RIDICULOUS at all							VERY RIDICULOUS
1	2	3	4	5	6	7	
4. Please indicate the extent to which you will find the offers <i>stupid</i> .							
NOT STUPID at all							VERY STUPID
1	2	3	4	5	6	7	
5. Please indicate the extent to which the offers <i>get on your nerves</i> .							
DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
1	2	3	4	5	6	7	
6. Please indicate the extent to which you will find the offers <i>troublesome</i> .							
NOT TROUBLESOME at all							VERY TROUBLESOME
1	2	3	4	5	6	7	
7. Please indicate the extent to which you will find the offers <i>pushy</i> .							
NOT PUSHY at all							VERY PUSHY
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

1. How likely are you to spread negative word of mouth about Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
2. How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
3. I would not recommend Citizen Plus for credit cards and other products to my friends.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7
4. If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus .						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

2. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

A few questions about you

1. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age?

_____ 17-21 _____ 22-28 _____ 28-35 _____ > 35

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY UNEXPECTED	1	2	3	4	5	6	7	COMPLETELY EXPECTED
COMPLETELY UNANTICIPATED	1	2	3	4	5	6	7	COMPLETELY ANTICIPATED

Finally, please rate yourself on the basis of the following statements on the 5-point scales indicated in the table below.

- 1 means the statement is “Extremely uncharacteristic” of me
- 2 means the statement is “Somewhat uncharacteristic” of me
- 3 means I am “Uncertain” the statement characterizes me
- 4 means the statement is “Somewhat characteristic” of me
- 5 means the statement is “Extremely characteristic” of me

Please respond to all statements.

	<i>Extremely Uncharacteristic of me</i>	<i>Somewhat Uncharacteristic of me</i>	<i>Uncertain</i>	<i>Somewhat Characteristic of me</i>	<i>Extremely Characteristic of me</i>
I form opinions about everything.	1	2	3	4	5
I prefer to avoid taking extreme opinions.	1	2	3	4	5
It is very important for me to hold strong opinions.	1	2	3	4	5
I want to know exactly what is good and bad about everything.	1	2	3	4	5
I often prefer to remain neutral about complex issues.	1	2	3	4	5

If something does not affect me, I do not usually determine if it is good or bad.	1	2	3	4	5
I enjoy strongly liking and disliking new things.	1	2	3	4	5
There are many things for which I do not have a preference.	1	2	3	4	5
It bothers me to remain neutral.	1	2	3	4	5
I like to have strong opinions even when I am not personally involved.	1	2	3	4	5
I have many more opinions than the average person.	1	2	3	4	5
I would rather have a strong opinion than no opinion at all.	1	2	3	4	5
I pay a lot of attention to whether things are good or bad.	1	2	3	4	5
I only form opinions when I have to.	1	2	3	4	5
I like to decide that new things are really good or really bad.	1	2	3	4	5
I am pretty much indifferent to many important issues.	1	2	3	4	5

Thank you for your participation in this study!

APPENDIX G. STUDY ONE (CELL 2): EXPECTED-IRRELEVANT CONDITION

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number: _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: Don't Forget—Your Past Experiences with these Promotional

Offers: *YOU EXPECT TO GET IRRELEVANT MAILS FROM "CITIZEN PLUS".*

Why? Because from your past experiences in such situations, you already know that because you have signed up for this service, the credit card company will send you some irrelevant mails which, typically are promotional offers.

AS EXPECTED....

YOU RECEIVE THE FOLLOWING MAILS/ OFFERS FROM CITIZEN PLUS.
PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer #1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. *However*, this mail attempts to sell you a *co-branded credit card* by your credit card company and its partner “Leisure” for *providing vacation packages*. The new credit card comes for a charge of \$79.99 annually.

Mail/Offer # 2: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *However*, upon going through the contents you realize that the mail attempts to promote *a new cellular plan* by your Citizen Plus and Nextel for \$45.99 a month.

Mail/Offer # 3: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *But*, upon reading the mail, you quickly realize that you are seeing *promotional offers for: (1) a vacuum cleaner, (2) a subscription for a health magazine, (2) offers for pasta pots, and (4) promotional offers for CDs*—and you pay substantial shipping charges!

These offers are IRRELEVANT but YOU WERE EXPECTING THESE IRRELEVANT OFFERS ANYWAY.

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number: _____

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> .							
NOT ANNOYING at all							VERY ANNOYING
1	2	3	4	5	6	7	
2. Please indicate the extent to which you will find the offers <i>irritating</i> .							
NOT IRRITATING at all							VERY IRRITATING
1	2	3	4	5	6	7	
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> .							
NOT RIDICULOUS at all							VERY RIDICULOUS
1	2	3	4	5	6	7	
4. Please indicate the extent to which you will find the offers <i>stupid</i> .							
NOT STUPID at all							VERY STUPID
1	2	3	4	5	6	7	
5. Please indicate the extent to which the offers <i>gets on your nerves</i> .							
DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
1	2	3	4	5	6	7	
6. Please indicate the extent to which you will find the offers <i>troublesome</i> .							
NOT TROUBLESOME at all							VERY TROUBLESOME
1	2	3	4	5	6	7	
7. Please indicate the extent to which you will find the offers and information in the offers <i>pushy</i> .							
NOT PUSHY at all							VERY PUSHY
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

1. How likely are you to spread negative word of mouth about Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
2. How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
3. I would not recommend Citizen Plus for credit cards and other products to my friends.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7
4. If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus .						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

3. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

4. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

A few questions about you

2. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age?

17-21

22-28

28-35

> 35

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY UNEXPECTED	1	2	3	4	5	6	7	COMPLETELY EXPECTED
COMPLETELY UNANTICIPATED	1	2	3	4	5	6	7	COMPLETELY ANTICIPATED

Finally, please rate yourself on the basis of the following statements on the 5-point scales indicated in the table below.

- 1 means the statement is “Extremely uncharacteristic” of me
- 2 means the statement is “Somewhat uncharacteristic” of me
- 3 means I am “Uncertain” the statement characterizes me
- 4 means the statement is “Somewhat characteristic” of me
- 5 means the statement is “Extremely characteristic” of me

Please respond to all statements.

	<i>Extremely Uncharacteristic of me</i>	<i>Somewhat Uncharacteristic of me</i>	<i>Uncertain</i>	<i>Somewhat Characteristic of me</i>	<i>Extremely Characteristic of me</i>
I form opinions about everything.	1	2	3	4	5
I prefer to avoid taking extreme opinions.	1	2	3	4	5
It is very important for me to hold strong opinions.	1	2	3	4	5
I want to know exactly what is good and bad about everything.	1	2	3	4	5
I often prefer to remain neutral about complex issues.	1	2	3	4	5

If something does not affect me, I do not usually determine if it is good or bad.	1	2	3	4	5
I enjoy strongly liking and disliking new things.	1	2	3	4	5
There are many things for which I do not have a preference.	1	2	3	4	5
It bothers me to remain neutral.	1	2	3	4	5
I like to have strong opinions even when I am not personally involved.	1	2	3	4	5
I have many more opinions than the average person.	1	2	3	4	5
I would rather have a strong opinion than no opinion at all.	1	2	3	4	5
I pay a lot of attention to whether things are good or bad.	1	2	3	4	5
I only form opinions when I have to.	1	2	3	4	5
I like to decide that new things are really good or really bad.	1	2	3	4	5
I am pretty much indifferent to many important issues.	1	2	3	4	5

Thank you for your participation in this study!

APPENDIX H. STUDY ONE (CELL 3): UNEXPECTED-RELEVANT CONDITION

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number: _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: Don't Forget—Your Past Experiences with these Promotional Offers: *YOU EXPECT TO GET IRRELEVANT MAILS FROM "CITIZEN PLUS".*

Why? *From your past experiences in such situations, you already know that because you have signed up for this service, the credit card company will send you some irrelevant mails which, typically are promotional offers.*

UNEXPECTEDLY.....

YOU RECEIVE THE FOLLOWING MAILS/OFFERS FROM CITIZEN PLUS.
PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer # 1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an *ID Theft Affidavit Form*. Citizen Plus will send the completed form to other financial companies to alert them about and dispute possible fraudulent activities in your name. *Thus, you would not need to send different forms to various companies.*

Mail/Offer # 2: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for *ID theft insurance* whereby Citizen Plus provides you insurance to help you *recover your losses* in the event of an ID theft. This offer comes at a charge of \$79.99 annually.

Mail/Offer # 3: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for the service *Fraud Screen*, which will link your credit card with a module to provide extensive automatic checks that substantially *reduce fraud risk*. This is done through valid card number check and spending patterns checks. This offer comes at a charge of \$45.99 annually.

These offers are all relevant!! You DID NOT EXPECT CITIZEN PLUS TO SEND SUCH EXTREMELY RELEVANT AND BENEFICIAL INFORMATION! This is because you were expecting irrelevant information.

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number: _____

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> .							
NOT ANNOYING at all							VERY ANNOYING
1	2	3	4	5	6	7	
2. Please indicate the extent to which you will find the offers <i>irritating</i> .							
NOT IRRITATING at all							VERY IRRITATING
1	2	3	4	5	6	7	
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> .							
NOT RIDICULOUS at all							VERY RIDICULOUS
1	2	3	4	5	6	7	
4. Please indicate the extent to which you will find the offers <i>stupid</i> .							
NOT STUPID at all							VERY STUPID
1	2	3	4	5	6	7	
5. Please indicate the extent to which the offers <i>gets on your nerves</i> .							
DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
1	2	3	4	5	6	7	
6. Please indicate the extent to which you will find the offers <i>troublesome</i> .							
NOT TROUBLESOME at all							VERY TROUBLESOME
1	2	3	4	5	6	7	
7. Please indicate the extent to which you will find the offers <i>pushy</i> .							
NOT PUSHY at all							VERY PUSHY
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

1. How likely are you to spread negative word of mouth about Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
2. How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
3. I would not recommend Citizen Plus for credit cards and other products to my friends.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7
4. If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus .						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

5. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

EXTREMELY
RELEVANT

7

6. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

EXTREMELY
APPROPRIATE

7

A few questions about you

3. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age?

17-21

22-28

28-35

> 35

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY UNEXPECTED	1	2	3	4	5	6	7	COMPLETELY EXPECTED
COMPLETELY UNANTICIPATED	1	2	3	4	5	6	7	COMPLETELY ANTICIPATED

Finally, please rate yourself on the basis of the following statements on the 5-point scales indicated in the table below.

- 1 means the statement is “Extremely uncharacteristic” of me
- 2 means the statement is “Somewhat uncharacteristic” of me
- 3 means I am “Uncertain” the statement characterizes me
- 4 means the statement is “Somewhat characteristic” of me
- 5 means the statement is “Extremely characteristic” of me

Please respond to all statements.

	<i>Extremely Uncharacteristic of me</i>	<i>Somewhat Uncharacteristic of me</i>	<i>Uncertain</i>	<i>Somewhat Characteristic of me</i>	<i>Extremely Characteristic of me</i>
I form opinions about everything.	1	2	3	4	5
I prefer to avoid taking extreme opinions.	1	2	3	4	5
It is very important for me to hold strong opinions.	1	2	3	4	5
I want to know exactly what is good and bad about everything.	1	2	3	4	5
I often prefer to remain neutral about complex issues.	1	2	3	4	5

If something does not affect me, I do not usually determine if it is good or bad.	1	2	3	4	5
I enjoy strongly liking and disliking new things.	1	2	3	4	5
There are many things for which I do not have a preference.	1	2	3	4	5
It bothers me to remain neutral.	1	2	3	4	5
I like to have strong opinions even when I am not personally involved.	1	2	3	4	5
I have many more opinions than the average person.	1	2	3	4	5
I would rather have a strong opinion than no opinion at all.	1	2	3	4	5
I pay a lot of attention to whether things are good or bad.	1	2	3	4	5
I only form opinions when I have to.	1	2	3	4	5
I like to decide that new things are really good or really bad.	1	2	3	4	5
I am pretty much indifferent to many important issues.	1	2	3	4	5

Thank you for your participation in this study!

APPENDIX I. STUDY ONE (CELL 4): EXPECTED-RELEVANT CONDITION

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number: _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: *YOU EXPECT TO GET RELEVANT MAILS FROM “CITIZEN PLUS”—offers for relevant services, which will help you get out of the messy situation you are in, and will help improve your credit rating in the future. The true reason why you agreed to sign up for the service!!*

AS EXPECTED....

YOU RECEIVE THE FOLLOWING MAILS/ OFFERS FROM CITIZEN PLUS. PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer # 1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an *ID Theft Affidavit Form*. Citizen Plus will send the completed form to other financial companies to alert them about and dispute possible fraudulent activities in your name. *Thus, you would not need to send different forms to various companies.*

Mail/Offer # 2: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for *ID theft insurance* whereby Citizen Plus provides you insurance to help you *recover your losses* in the event of an ID theft. This offer comes at a charge of \$79.99 annually.

Mail/Offer # 3: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for the service *Fraud Screen*, which will link your credit card with a module to provide extensive automatic checks that substantially *reduce fraud risk*. This is done through valid card number check and spending patterns checks. This offer comes at a charge of \$45.99 annually.

These offers are RELEVANT AND YOU WERE EXPECTING THESE RELEVANT OFFERS TO COME IN THE MAIL. *These offers appear irrelevant since you never buy these products from your credit card company and they have nothing to do with the situation you have faced!*

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number: _____

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> .							
NOT ANNOYING at all							VERY ANNOYING
1	2	3	4	5	6	7	
2. Please indicate the extent to which you will find the offers <i>irritating</i> .							
NOT IRRITATING at all							VERY IRRITATING
1	2	3	4	5	6	7	
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> .							
NOT RIDICULOUS at all							VERY RIDICULOUS
1	2	3	4	5	6	7	
4. Please indicate the extent to which you will find the offers <i>stupid</i> .							
NOT STUPID at all							VERY STUPID
1	2	3	4	5	6	7	
5. Please indicate the extent to which the offers <i>gets on your nerves</i> .							
DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
1	2	3	4	5	6	7	
6. Please indicate the extent to which you will find the offers <i>troublesome</i> .							
NOT TROUBLESOME at all							VERY TROUBLESOME
1	2	3	4	5	6	7	
7. Please indicate the extent to which you will find the offers <i>pushy</i> .							
NOT PUSHY							VERY

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

1. How likely are you to spread negative word of mouth about Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
2. How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus ?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
3. I would not recommend Citizen Plus for credit cards and other products to my friends.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7
4. If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus .						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

7. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

8. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

A few questions about you

4. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age?

17-21

22-28

28-35

> 35

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY UNEXPECTED	1	2	3	4	5	6	7	COMPLETELY EXPECTED
COMPLETELY UNANTICIPATED	1	2	3	4	5	6	7	COMPLETELY ANTICIPATED

Finally, please rate yourself on the basis of the following statements on the 5-point scales indicated in the table below.

- 1 means the statement is “Extremely uncharacteristic” of me
- 2 means the statement is “Somewhat uncharacteristic” of me
- 3 means I am “Uncertain” the statement characterizes me
- 4 means the statement is “Somewhat characteristic” of me
- 5 means the statement is “Extremely characteristic” of me

Please respond to all statements.

	<i>Extremely Uncharacteristic of me</i>	<i>Somewhat Uncharacteristic of me</i>	<i>Uncertain</i>	<i>Somewhat Characteristic of me</i>	<i>Extremely Characteristic of me</i>
I form opinions about everything.	1	2	3	4	5
I prefer to avoid taking extreme opinions.	1	2	3	4	5
It is very important for me to hold strong opinions.	1	2	3	4	5
I want to know exactly what is good and bad about everything.	1	2	3	4	5
I often prefer to remain neutral about complex issues.	1	2	3	4	5

If something does not affect me, I do not usually determine if it is good or bad.	1	2	3	4	5
I enjoy strongly liking and disliking new things.	1	2	3	4	5
There are many things for which I do not have a preference.	1	2	3	4	5
It bothers me to remain neutral.	1	2	3	4	5
I like to have strong opinions even when I am not personally involved.	1	2	3	4	5
I have many more opinions than the average person.	1	2	3	4	5
I would rather have a strong opinion than no opinion at all.	1	2	3	4	5
I pay a lot of attention to whether things are good or bad.	1	2	3	4	5
I only form opinions when I have to.	1	2	3	4	5
I like to decide that new things are really good or really bad.	1	2	3	4	5
I am pretty much indifferent to many important issues.	1	2	3	4	5

Thank you for your participation in this study!

**APPENDIX J. STUDY TWO (CELL 1): UNEXPECTED-
IRRELEVANT CONDITION (TEN-MINUTE DELAY CONDITION)**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

How to? This survey consists of 4 parts. Parts 1 and 2 are available to you and parts 3 and 4 are in the envelope. Please go through Part 1 very carefully, and then move on to Part 2. *Once you are finished with Parts 1 and 2, please take out Parts 3 and 4 from the envelope and put Parts 1 and 2 back in the envelope.*

Once you are finished with all parts, put all the 4 parts in the envelope and return them to me.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: *YOU EXPECT TO GET RELEVANT MAILS FROM “CITIZEN PLUS”*—offers for relevant services, which will help you get out of the messy situation you are in, and will help improve your credit rating in the future. The true reason why you agreed to sign up for the service!!

UNEXPECTEDLY.....

YOU RECEIVE THE FOLLOWING MAILS/OFFERS FROM CITIZEN PLUS. PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer #1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. *However*, this mail attempts to sell you a *co-branded credit card* by your credit card company and its partner “Leisure” for *providing vacation packages*. The new credit card comes for a charge of \$79.99 annually.

Mail/Offer # 2: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *However*, upon going through the contents you realize that the mail attempts to promote *a new cellular plan* by your Citizen Plus and Nextel for \$45.99 a month.

Mail/Offer # 3: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *But*, upon reading the mail, you quickly realize that you are seeing *promotional offers* for: (1) *a vacuum cleaner*, (2) *a subscription for a health magazine*, (2) *offers for pasta pots*, and (4) *promotional offers for CDs*—and you pay substantial shipping charges!

These offers are IRRELEVANT AND YOU WERE NOT EXPECTING SUCH IRRELEVANT OFFERS. *These offers appear irrelevant since you never buy these products from your credit card company and they have nothing to do with the situation you have faced!*

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

9. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

10. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

7

COMPLETELY
EXPECTED

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

7

COMPLETELY
ANTICIPATED

PART 3

You should spend NO MORE THAN 10 MINUTES for this part. After 10 minutes, move to the Part 4 of the survey.

Please write the Starting Time: _____

Please answer the following questions. Please note that there are no right or wrong answers to any of these questions.

QUESTION	YOUR ANSWER
What Brand name is commonly used for a cola beverage?	
What Brand name is commonly used for fruit-flavored gelatin dessert?	
What Brand name is commonly used for an adhesive bandage for small cuts and scrapes?	
What Brand name is commonly used for a spa or whirlpool bath?	
What Brand name is commonly used for a big metal outdoor container for dumping garbage?	
What Brand name is commonly used for cat food?	
What Brand name is commonly used for a tissue?	
What Brand name is commonly used for clear plastic sticky tape on a roll?	
What Brand name is commonly used for a photocopy or to photocopy?	
What Brand name is commonly used for a greasy feeling, clear 'petroleum jelly' used for chapped lips and baby's bottoms?	

UNSCRAMBLE the following words to create the names of some common brands.

BRAND NAMES OF CARS	
honad	
toyato	
Hecvortlee	
BRAND NAMES OF COSMETICS	
olya	
geliett	
gutnreane	
baymeeilln	
BRAND NAMES OF SOFT DRINKS	
Laoc-caco	
pesip	
rd.perepp	
Tinume dmai	

For the following logos, please identify the brand names.



Please write the **Finishing time:** _____

Name: _____ Student ID Number _____

PART 4

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

In the first part of the questionnaire that you read ten minutes ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	_____
2.	_____
3.	_____
4.	_____

My attitude toward my credit card company Citizen Plus is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company Citizen Plus is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY								EXTREMELY LIKELY
1	2	3	4	5	6	7	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances **about** your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY								EXTREMELY LIKELY
1	2	3	4	5	6	7	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE								STRONGLY AGREE
1	2	3	4	5	6	7	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE								STRONGLY AGREE
1	2	3	4	5	6	7	7	

A few questions about you

1. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age? _____ 17-21 _____ 22-28 _____ 28-35 _____ > 35

**APPENDIX K. STUDY TWO (CELL 2): EXPECTED-IRRELEVANT
CONDITION (TEN-MINUTE DELAY CONDITION)**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

How to? This survey consists of 4 parts. Parts 1 and 2 are available to you and parts 3 and 4 are in the envelope. Please go through Part 1 very carefully, and then move on to Part 2. *Once you are finished with Parts 1 and 2, please take out Parts 3 and 4 from the envelope and put Parts 1 and 2 back in the envelope.*

Once you are finished with all parts, put all the 4 parts in the envelope and return them to me.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: Don't Forget—Your Past Experiences with these Promotional

Offers: YOU EXPECT TO GET IRRELEVANT MAILS FROM "CITIZEN PLUS".

Why? Because from your past experiences in such situations, you already know that because you have signed up for this service, the credit card company will send you some irrelevant mails which, typically are promotional offers.

AS EXPECTED....

YOU RECEIVE THE FOLLOWING MAILS/ OFFERS FROM CITIZEN PLUS.
PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer #1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. *However*, this mail attempts to sell you a *co-branded credit card* by your credit card company and its partner “Leisure” for *providing vacation packages*. The new credit card comes for a charge of \$79.99 annually.

Mail/Offer # 2: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *However*, upon going through the contents you realize that the mail attempts to promote *a new cellular plan* by your Citizen Plus and Nextel for \$45.99 a month.

Mail/Offer # 3: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *But*, upon reading the mail, you quickly realize that you are seeing *promotional offers* for: (1) *a vacuum cleaner*, (2) *a subscription for a health magazine*, (2) *offers for pasta pots*, and (4) *promotional offers for CDs*—and you pay substantial shipping charges!

These offers are IRRELEVANT but YOU WERE EXPECTING THESE IRRELEVANT OFFERS ANYWAY.

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

Marketing Survey
Part 2

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

11. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

EXTREMELY
RELEVANT

7

12. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

EXTREMELY
APPROPRIATE

7

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

COMPLETELY
EXPECTED

7

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

COMPLETELY
ANTICIPATED

7

PART 3

You should spend NO MORE THAN 10 MINUTES for this part. After 10 minutes, move to the Part 4 of the survey.

Please write the Starting Time: _____










Please answer the following questions. Please note that there are no right or wrong answers to any of these questions.

QUESTION	YOUR ANSWER
What Brand name is commonly used for a cola beverage?	
What Brand name is commonly used for fruit-flavored gelatin dessert?	
What Brand name is commonly used for an adhesive bandage for small cuts and scrapes?	
What Brand name is commonly used for a spa or whirlpool bath?	
What Brand name is commonly used for a big metal outdoor container for dumping garbage?	
What Brand name is commonly used for cat food?	
What Brand name is commonly used for a tissue?	
What Brand name is commonly used for clear plastic sticky tape on a roll?	
What Brand name is commonly used for a photocopy or to photocopy?	
What Brand name is commonly used for a greasy feeling, clear 'petroleum jelly' used for chapped lips and baby's bottoms?	

UNSCRAMBLE the following words to create the names of some common brands.

BRAND NAMES OF CARS	
honad	
toyato	
Hecvortlee	
BRAND NAMES OF COSMETICS	
olya	
geliett	
gutnreane	
baymeeilln	
BRAND NAMES OF SOFT DRINKS	
Laoc-caco	
pesip	
rd.perepp	
Tinume dmai	

For the following logos, please identify the brand names.

		
_____	_____	_____
		
_____	_____	_____
		
_____	_____	_____

Please write the **Finishing time:** _____

Name: _____ Student ID Number _____

PART 4

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

In the first part of the questionnaire that you read ten minutes ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	
2.	
3.	
4.	

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances **about** your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

5. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

A few questions about you

2. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age? _____ 17-21 _____ 22-28 _____ 28-35 _____ > 35

**APPENDIX L. STUDY TWO (CELL 3): UNEXPECTED-RELEVANT
CONDITION (TEN-MINUTE DELAY CONDITION)**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

How to? This survey consists of 4 parts. Parts 1 and 2 are available to you and parts 3 and 4 are in the envelope. Please go through Part 1 very carefully, and then move on to Part 2. *Once you are finished with Parts 1 and 2, please take out Parts 3 and 4 from the envelope and put Parts 1 and 2 back in the envelope.*

Once you are finished with all parts, put all the 4 parts in the envelope and return them to me.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: Don't Forget—Your Past Experiences with these Promotional

Offers: *YOU EXPECT TO GET IRRELEVANT MAILS FROM "CITIZEN PLUS".*

Why? From your past experiences in such situations, you already know that because you have signed up for this service, the credit card company will send you some irrelevant mails which, typically are promotional offers.

UNEXPECTEDLY.....

YOU RECEIVE THE FOLLOWING MAILS/OFFERS FROM CITIZEN PLUS.
PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer # 1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an *ID Theft Affidavit Form*. Citizen Plus will send the completed form to other financial companies to alert them about and dispute possible fraudulent activities in your name. *Thus, you would not need to send different forms to various companies.*

Mail/Offer # 2: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for *ID theft insurance* whereby Citizen Plus provides you insurance to help you *recover your losses* in the event of an ID theft. This offer comes at a charge of \$79.99 annually.

Mail/Offer # 3: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for the service *Fraud Screen*, which will link your credit card with a module to provide extensive automatic checks that substantially *reduce fraud risk*. This is done through valid card number check and spending patterns checks. This offer comes at a charge of \$45.99 annually.

These offers are all relevant!! You DID NOT EXPECT CITIZEN PLUS TO SEND SUCH EXTREMELY RELEVANT AND BENEFICIAL INFORMATION! This is because you were expecting irrelevant information.

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

Marketing Survey
Part 2

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

13. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

14. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

7

COMPLETELY
EXPECTED

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

7

COMPLETELY
ANTICIPATED

PART 3

You should spend NO MORE THAN 10 MINUTES for this part. After 10 minutes, move to the Part 4 of the survey.

Please write the Starting Time: _____

Please answer the following questions. Please note that there are no right or wrong answers to any of these questions.

QUESTION	YOUR ANSWER
What Brand name is commonly used for a cola beverage?	
What Brand name is commonly used for fruit-flavored gelatin dessert?	
What Brand name is commonly used for an adhesive bandage for small cuts and scrapes?	
What Brand name is commonly used for a spa or whirlpool bath?	
What Brand name is commonly used for a big metal outdoor container for dumping garbage?	
What Brand name is commonly used for cat food?	
What Brand name is commonly used for a tissue?	
What Brand name is commonly used for clear plastic sticky tape on a roll?	
What Brand name is commonly used for a photocopy or to photocopy?	
What Brand name is commonly used for a greasy feeling, clear 'petroleum jelly' used for chapped lips and baby's bottoms?	

UNSCRAMBLE the following words to create the names of some common brands.

BRAND NAMES OF CARS	
honad	
toyato	
Hecvortlee	
BRAND NAMES OF COSMETICS	
olya	
geliett	
gutnreane	
baymeeilln	
BRAND NAMES OF SOFT DRINKS	
Laoc-caco	
pesip	
rd.perepp	
Tinume dmai	

For the following logos, please identify the brand names.



Please write the **Finishing time:** _____

Name: _____ Student ID Number _____

PART 4

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

In the first part of the questionnaire that you read ten minutes ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	
2.	
3.	
4.	

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. How likely are you to spread negative word of mouth about Citizen Plus?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
2. How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
3. I would not recommend Citizen Plus for credit cards and other products to my friends.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7
6. If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7

A few questions about you	
1. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?	
_____Yes _____No.	
2. What is your sex?	
_____ Male _____ Female	
3. Student classification:	
_____Freshman_____Sophomore_____Junior_____Senior_____Graduate	
4. What is your age? _____17-21 _____22-28 _____28-35 _____> 35	

**APPENDIX M. STUDY TWO (CELL 4): EXPECTED-RELEVANT
CONDITION (TEN-MINUTE DELAY CONDITION)**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

How to? This survey consists of 4 parts. Parts 1 and 2 are available to you and parts 3 and 4 are in the envelope. Please go through Part 1 very carefully, and then move on to Part 2. *Once you are finished with Parts 1 and 2, please take out Parts 3 and 4 from the envelope and put Parts 1 and 2 back in the envelope.*

Once you are finished with all parts, put all the 4 parts in the envelope and return them to me.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: *YOU EXPECT TO GET RELEVANT MAILS FROM “CITIZEN PLUS”*—offers for relevant services, which will help you get out of the messy situation you are in, and will help improve your credit rating in the future. The true reason why you agreed to sign up for the service!!

AS EXPECTED....

YOU RECEIVE THE FOLLOWING MAILS/ OFFERS FROM CITIZEN PLUS. PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer # 1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an *ID Theft Affidavit Form*. Citizen Plus will send the completed form to other financial companies to alert them about and dispute possible fraudulent activities in your name. *Thus, you would not need to send different forms to various companies.*

Mail/Offer # 2: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for *ID theft insurance* whereby Citizen Plus provides you insurance to help you *recover your losses* in the event of an ID theft. This offer comes at a charge of \$79.99 annually.

Mail/Offer # 3: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for the service *Fraud Screen*, which will link your credit card with a module to provide extensive automatic checks that substantially *reduce fraud risk*. This is done through valid card number check and spending patterns checks. This offer comes at a charge of \$45.99 annually.

These offers are RELEVANT AND YOU WERE EXPECTING THESE RELEVANT OFFERS TO COME IN THE MAIL. *These offers appear irrelevant since you never buy these products from your credit card company and they have nothing to do with the situation you have faced!*

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2:

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

15. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

16. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

7

COMPLETELY
EXPECTED

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

7

COMPLETELY
ANTICIPATED

PART 3

You should spend **NO MORE THAN 10 MINUTES** for this part. After 10 minutes, move to the Part 4 of the survey.

Please write the Starting Time: _____










Please answer the following questions. Please note that there are no right or wrong answers to any of these questions.

QUESTION	YOUR ANSWER
What Brand name is commonly used for a cola beverage?	
What Brand name is commonly used for fruit-flavored gelatin dessert?	
What Brand name is commonly used for an adhesive bandage for small cuts and scrapes?	
What Brand name is commonly used for a spa or whirlpool bath?	
What Brand name is commonly used for a big metal outdoor container for dumping garbage?	
What Brand name is commonly used for cat food?	
What Brand name is commonly used for a tissue?	
What Brand name is commonly used for clear plastic sticky tape on a roll?	
What Brand name is commonly used for a photocopy or to photocopy?	
What Brand name is commonly used for a greasy feeling, clear 'petroleum jelly' used for chapped lips and baby's bottoms?	

UNSCRAMBLE the following words to create the names of some common brands.

BRAND NAMES OF CARS	
honad	
toyato	
Hecvortlee	
BRAND NAMES OF COSMETICS	
olya	
geliett	
gutnreane	
baymeeilln	
BRAND NAMES OF SOFT DRINKS	
Laoc-caco	
pesip	
rd.perepp	
Tinume dmai	

For the following logos, please identify the brand names.

 _____	 _____	 _____
 _____	 _____	 _____
 _____	 _____	 _____

Please write the **Finishing time:** _____

Name: _____ Student ID Number _____

PART 4

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

In the first part of the questionnaire that you read ten minutes ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	
2.	
3.	
4.	

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you read about ten minutes ago. Please answer all questions.

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY
UNLIKELY

EXTREMELY
LIKELY

1 2 3 4 5 6 7

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances **about** your experiences with **Citizen Plus?**

EXTREMELY
UNLIKELY

EXTREMELY
LIKELY

1 2 3 4 5 6 7

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY
DISAGREE

STRONGLY
AGREE

1 2 3 4 5 6 7

7. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY
DISAGREE

STRONGLY
AGREE

1 2 3 4 5 6 7

A few questions about you

3. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age? _____ 17-21 _____ 22-28 _____ 28-35 _____ > 35

**APPENDIX N. STUDY TWO (CELL 1): UNEXPECTED-
IRRELEVANT CONDITION (TWO-DAY DELAY CONDITION)**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: *YOU EXPECT TO GET RELEVANT MAILS FROM “CITIZEN PLUS”—offers for relevant services, which will help you get out of the messy situation you are in, and will help improve your credit rating in the future. The true reason why you agreed to sign up for the service!!*

UNEXPECTEDLY.....

YOU RECEIVE THE FOLLOWING MAILS/OFFERS FROM CITIZEN PLUS. PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer #1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. *However*, this mail attempts to sell you a *co-branded credit card* by your credit card company and its partner “Leisure” for *providing vacation packages*. The new credit card comes for a charge of \$79.99 annually.

Mail/Offer # 2: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *However*, upon going through the contents you realize that the mail attempts to promote *a new cellular plan* by your Citizen Plus and Nextel for \$45.99 a month.

Mail/Offer # 3: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *But*, upon reading the mail, you quickly realize that you are seeing *promotional offers* for: (1) *a vacuum cleaner*, (2) *a subscription for a health magazine*, (2) *offers for pasta pots*, and (4) *promotional offers for CDs*—and you pay substantial shipping charges!

These offers are IRRELEVANT AND YOU WERE NOT EXPECTING SUCH IRRELEVANT OFFERS. *These offers appear irrelevant since you never buy these products from your credit card company and they have nothing to do with the situation you have faced!*

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	7
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	7
BAD							GOOD
1	2	3	4	5	6	7	7

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	7
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	7

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	7

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	7

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	7

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

17. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

18. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

7

COMPLETELY
EXPECTED

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

7

COMPLETELY
ANTICIPATED

**Marketing Survey
Part 3**

- You are looking at Part 3 of the survey today. You answered Parts 1 and 2 of the survey 2 days ago.
- Two days ago, you imagined yourself in a scenario and additional offers by your credit card company and answered a few questions.
- To answer questions in Part 3 of the survey available to you today, **please try to put yourself back in the scenario and the additional offers by your credit card company.** Again, you read about these two days ago.
- PLEASE ANSWER ALL QUESTIONS in Part 3.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (last 4 digits): _____

Thank you for your participation in this research activity!

Name: _____ Student ID Number _____

PART 3

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

In the first part of the questionnaire that you read two days ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	_____
2.	_____
3.	_____
4.	_____

My attitude toward my credit card company Citizen Plus is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company Citizen Plus is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances **about** your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

8. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

A few questions about you

4. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____Yes _____No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____Freshman_____Sophomore_____Junior_____Senior_____Graduate

4. What is your age? _____17-21 _____22-28 _____28-35 _____> 35

**APPENDIX O. STUDY TWO (CELL 2): EXPECTED-IRRELEVANT
CONDITION (TWO-DAY DELAY CONDITION)**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: Don't Forget—Your Past Experiences with these Promotional Offers: *YOU EXPECT TO GET IRRELEVANT MAILS FROM "CITIZEN PLUS".*

Why? Because from your past experiences in such situations, you already know that because you have signed up for this service, the credit card company will send you some irrelevant mails which, typically are promotional offers.

AS EXPECTED....

YOU RECEIVE THE FOLLOWING MAILS/ OFFERS FROM CITIZEN PLUS.
PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer #1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. *However*, this mail attempts to sell you a *co-branded credit card* by your credit card company and its partner “Leisure” for *providing vacation packages*. The new credit card comes for a charge of \$79.99 annually.

Mail/Offer # 2: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *However*, upon going through the contents you realize that the mail attempts to promote *a new cellular plan* by your Citizen Plus and Nextel for \$45.99 a month.

Mail/Offer # 3: You receive another mail from Citizen Plus stating, “Important Information Enclosed”. *But*, upon reading the mail, you quickly realize that you are seeing *promotional offers for: (1) a vacuum cleaner, (2) a subscription for a health magazine, (2) offers for pasta pots, and (4) promotional offers for CDs*—and you pay substantial shipping charges!

These offers are IRRELEVANT but YOU WERE EXPECTING THESE IRRELEVANT OFFERS ANYWAY.

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

**Marketing Survey
Part 2**

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

19. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

20. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

7

COMPLETELY
EXPECTED

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

7

COMPLETELY
ANTICIPATED

**Marketing Survey
Part 3**

- You are looking at Part 3 of the survey today. You answered Parts 1 and 2 of the survey 2 days ago.
- Two days ago, you imagined yourself in a scenario and additional offers by your credit card company and answered a few questions.
- To answer questions in Part 3 of the survey available to you today, **please try to put yourself back in the scenario and the additional offers by your credit card company.** Again, you read about these two days ago.
- PLEASE ANSWER ALL QUESTIONS in Part 3.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (last 4 digits): _____

Thank you for your participation in this research activity!

Name: _____ Student ID Number _____

PART 3

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

In the first part of the questionnaire that you read two days ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	
2.	
3.	
4.	

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. How likely are you to spread negative word of mouth about Citizen Plus?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
2. How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus?						
EXTREMELY UNLIKELY						EXTREMELY LIKELY
1	2	3	4	5	6	7
3. I would not recommend Citizen Plus for credit cards and other products to my friends.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7
9. If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus.						
STRONGLY DISAGREE						STRONGLY AGREE
1	2	3	4	5	6	7

A few questions about you	
5. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?	
_____Yes _____No.	
2. What is your sex?	
_____ Male _____ Female	
3. Student classification:	
_____Freshman_____Sophomore_____Junior_____Senior_____Graduate	
4. What is your age? _____17-21 _____22-28 _____28-35 _____> 35	

**APPENDIX P. STUDY TWO (CELL 3): UNEXPECTED-RELEVANT
CONDITION (TWO-DAY DELAY CONDITION)**

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: Don't Forget—Your Past Experiences with these Promotional Offers: *YOU EXPECT TO GET IRRELEVANT MAILS FROM "CITIZEN PLUS".*

Why? *From your past experiences in such situations, you already know that because you have signed up for this service, the credit card company will send you some irrelevant mails which, typically are promotional offers.*

UNEXPECTEDLY.....

YOU RECEIVE THE FOLLOWING MAILS/OFFERS FROM CITIZEN PLUS.
PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer # 1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an *ID Theft Affidavit Form*. Citizen Plus will send the completed form to other financial companies to alert them about and dispute possible fraudulent activities in your name. *Thus, you would not need to send different forms to various companies.*

Mail/Offer # 2: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for *ID theft insurance* whereby Citizen Plus provides you insurance to help you *recover your losses* in the event of an ID theft. This offer comes at a charge of \$79.99 annually.

Mail/Offer # 3: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for the service *Fraud Screen*, which will link your credit card with a module to provide extensive automatic checks that substantially *reduce fraud risk*. This is done through valid card number check and spending patterns checks. This offer comes at a charge of \$45.99 annually.

These offers are all relevant!! You DID NOT EXPECT CITIZEN PLUS TO SEND SUCH EXTREMELY RELEVANT AND BENEFICIAL INFORMATION! This is because you were expecting irrelevant information.

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

Marketing Survey
Part 2

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2:

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> .							
NOT ANNOYING at all							VERY ANNOYING
1	2	3	4	5	6	7	
2. Please indicate the extent to which you will find the offers <i>irritating</i> .							
NOT IRRITATING at all							VERY IRRITATING
1	2	3	4	5	6	7	
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> .							
NOT RIDICULOUS at all							VERY RIDICULOUS
1	2	3	4	5	6	7	
4. Please indicate the extent to which you will find the offers <i>stupid</i> .							
NOT STUPID at all							VERY STUPID
1	2	3	4	5	6	7	
5. Please indicate the extent to which the offers <i>get on your nerves</i> .							
DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
1	2	3	4	5	6	7	
6. Please indicate the extent to which you will find the offers <i>troublesome</i> .							
NOT TROUBLESOME at all							VERY TROUBLESOME
1	2	3	4	5	6	7	
7. Please indicate the extent to which you will find the offers <i>pushy</i> .							
NOT PUSHY at all							VERY PUSHY
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

21. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

22. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

7

COMPLETELY
EXPECTED

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

7

COMPLETELY
ANTICIPATED

**Marketing Survey
Part 3**

- You are looking at Part 3 of the survey today. You answered Parts 1 and 2 of the survey 2 days ago.
- Two days ago, you imagined yourself in a scenario and additional offers by your credit card company and answered a few questions.
- To answer questions in Part 3 of the survey available to you today, **please try to put yourself back in the scenario and the additional offers by your credit card company.** Again, you read about these two days ago.
- PLEASE ANSWER ALL QUESTIONS in Part 3.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (last 4 digits): _____

Thank you for your participation in this research activity!

Name: _____ Student ID Number _____

PART 3

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

In the first part of the questionnaire that you read two days ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	
2.	
3.	
4.	

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY
UNLIKELY

EXTREMELY
LIKELY

1 2 3 4 5 6 7

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances **about** your experiences with **Citizen Plus?**

EXTREMELY
UNLIKELY

EXTREMELY
LIKELY

1 2 3 4 5 6 7

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY
DISAGREE

STRONGLY
AGREE

1 2 3 4 5 6 7

10. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY
DISAGREE

STRONGLY
AGREE

1 2 3 4 5 6 7

A few questions about you

6. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____ Yes _____ No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____ Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate

4. What is your age? _____ 17-21 _____ 22-28 _____ 28-35 _____ > 35

APPENDIX Q. STUDY TWO: CELL 4 - EXPECTED AND RELEVANT CONDITION (TWO-DAY DELAY CONDITION)

Marketing Survey

The survey in which you are about to participate is being conducted by the Marketing Department at Louisiana State University. In this survey, you will be asked to read a scenario and imagine yourself in the situation depicted. You will then be asked to answer several questions.

Please read and complete one page at a time, without looking ahead to other tasks. Please respond in a manner that most accurately reflects your opinions. **Your responses are very important** to this research effort.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (LAST 4 DIGITS ONLY): _____

Thank you for your participation in this research activity!

Part 1

Please read the following scenario very carefully. It is very important that you read the scenario very carefully, so please do not skip reading any section of the scenario.

SCENARIO

Imagine that you have a credit card account with Citizen Plus Credit Card Company.

Incident: Your wallet with your Citizen Plus credit card is stolen!!!

Talk with the Customer Service Representative: On reporting your credit card stolen, Citizen Plus has waived off the unauthorized transactions. Further, they have offered to provide you a free credit report from the three major credit bureaus in the nation so that you know your *credit history* and credit rating, and possible fraudulent activities related to your accounts. This service is free for the first 3 months. If you do not wish to be billed the annual service charge, you will need to cancel the service within 3 months.

What you have to do: The representative informs you she will be mailing you a form. You will need to sign and return the form to Citizen Plus. Only upon receiving this signed document, will your compiled credit report be sent to you.

Your Decision: Since you will be graduating soon, you *really wish to have a good credit rating* for possible major purchases (e.g., car, house etc.). Thus, *you are very interested in receiving the credit report and also possibly signing up for other services offered by your credit card company, which may help you maintain a good credit rating in the future.* **You have decided to sign up for the service offered by the representative.**

Your Expectations: *YOU EXPECT TO GET RELEVANT MAILS FROM “CITIZEN PLUS”—offers for relevant services, which will help you get out of the messy situation you are in, and will help improve your credit rating in the future. The true reason why you agreed to sign up for the service!!*

AS EXPECTED....

YOU RECEIVE THE FOLLOWING MAILS/ OFFERS FROM CITIZEN PLUS.
PLEASE READ THE OFFERS CAREFULLY.

Mail/Offer # 1: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an *ID Theft Affidavit Form*. Citizen Plus will send the completed form to other financial companies to alert them about and dispute possible fraudulent activities in your name. *Thus, you would not need to send different forms to various companies.*

Mail/Offer # 2: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for *ID theft insurance* whereby Citizen Plus provides you insurance to help you *recover your losses* in the event of an ID theft. This offer comes at a charge of \$79.99 annually.

Mail/Offer # 3: You receive a mail from Citizen Plus stating, “Important Information Enclosed”. It is an offer for the service *Fraud Screen*, which will link your credit card with a module to provide extensive automatic checks that substantially *reduce fraud risk*. This is done through valid card number check and spending patterns checks. This offer comes at a charge of \$45.99 annually.

These offers are RELEVANT AND YOU WERE EXPECTING THESE RELEVANT OFFERS TO COME IN THE MAIL. *These offers appear irrelevant since you never buy these products from your credit card company and they have nothing to do with the situation you have faced!*

NOW, PLEASE MOVE TO PART 2 OF THE QUESTIONNAIRE.

Marketing Survey
Part 2

Name: _____
Student ID Number (LAST 4 DIGITS ONLY): _____

PART 2

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all							VERY ANNOYING
	1	2	3	4	5	6	7
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all							VERY IRRITATING
	1	2	3	4	5	6	7
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all							VERY RIDICULOUS
	1	2	3	4	5	6	7
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all							VERY STUPID
	1	2	3	4	5	6	7
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all							REALLY GETS ON MY NERVES
	1	2	3	4	5	6	7
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all							VERY TROUBLESOME
	1	2	3	4	5	6	7
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all							VERY PUSHY
	1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

My **attitude toward** my credit card company **Citizen Plus** is:

UNFAVORABLE							FAVORABLE
1	2	3	4	5	6	7	
NEGATIVE							POSITIVE
1	2	3	4	5	6	7	
BAD							GOOD
1	2	3	4	5	6	7	

The credit card company **Citizen Plus** is:

UNATTRACTIVE							ATTRACTIVE
1	2	3	4	5	6	7	
UNAPPEALING							APPEALING
1	2	3	4	5	6	7	

1. How likely are you to **spread negative word of mouth about Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to **speak negatively** to your friends, relatives, and acquaintances about your experiences with **Citizen Plus?**

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would **not recommend Citizen Plus** for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

4. If my friends were looking to purchase credit cards and other products, I would **tell them to not to try Citizen Plus.**

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

The following questions are based on the scenario and the additional offers that you just read about. Please answer all questions.

23. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were irrelevant/relevant in the context of the situation described in the scenario.

EXTREMELY
IRRELEVANT

1

2

3

4

5

6

7

EXTREMELY
RELEVANT

24. Please indicate the degree to which you think the ADDITIONAL OFFERS sent by Citizen Plus were inappropriate/appropriate in the context of the situation described in the scenario.

EXTREMELY
INAPPROPRIATE

1

2

3

4

5

6

7

EXTREMELY
APPROPRIATE

Below, are two more questions on the additional offers (cell phone plan, co-branded credit card for vacation packages, pasta pots) from Citizen Plus after you spoke to the sales representative.

The additional offers (mentioned above) in the mail were:

COMPLETELY
UNEXPECTED

1

2

3

4

5

6

7

COMPLETELY
EXPECTED

COMPLETELY
UNANTICIPATED

1

2

3

4

5

6

7

COMPLETELY
ANTICIPATED

**Marketing Survey
Part 3**

- You are looking at Part 3 of the survey today. You answered Parts 1 and 2 of the survey 2 days ago.
- Two days ago, you imagined yourself in a scenario and additional offers by your credit card company and answered a few questions.
- To answer questions in Part 3 of the survey available to you today, **please try to put yourself back in the scenario and the additional offers by your credit card company.** Again, you read about these two days ago.
- PLEASE ANSWER ALL QUESTIONS in Part 3.

Also, please ensure that you sign the consent form that will be passed around the class so that you can be awarded possible extra credit points by your instructor.

Name: _____

Student ID Number (last 4 digits): _____

Thank you for your participation in this research activity!

Name: _____ Student ID Number _____

PART 3

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. Please indicate the extent to which you will find the offers <i>annoying</i> . NOT ANNOYING at all	1	2	3	4	5	6	7	VERY ANNOYING
2. Please indicate the extent to which you will find the offers <i>irritating</i> . NOT IRRITATING at all	1	2	3	4	5	6	7	VERY IRRITATING
3. Please indicate the extent to which you will find the offers <i>ridiculous</i> . NOT RIDICULOUS at all	1	2	3	4	5	6	7	VERY RIDICULOUS
4. Please indicate the extent to which you will find the offers <i>stupid</i> . NOT STUPID at all	1	2	3	4	5	6	7	VERY STUPID
5. Please indicate the extent to which the offers <i>get on your nerves</i> . DOES NOT GET ON MY NERVES at all	1	2	3	4	5	6	7	REALLY GETS ON MY NERVES
6. Please indicate the extent to which you will find the offers <i>troublesome</i> . NOT TROUBLESOME at all	1	2	3	4	5	6	7	VERY TROUBLESOME
7. Please indicate the extent to which you will find the offers <i>pushy</i> . NOT PUSHY at all	1	2	3	4	5	6	7	VERY PUSHY

In the first part of the questionnaire that you read two days ago, you read the scenario and the offers made by the credit card company, Citizen Plus. Below, please list the type of offers made by the company. There is no need to provide details.

1.	
2.	
3.	
4.	

My attitude toward my credit card company Citizen Plus is:						
UNFAVORABLE						FAVORABLE
1	2	3	4	5	6	7
NEGATIVE						POSITIVE
1	2	3	4	5	6	7
BAD						GOOD
1	2	3	4	5	6	7
The credit card company Citizen Plus is:						
UNATTRACTIVE						ATTRACTIVE
1	2	3	4	5	6	7
UNAPPEALING						APPEALING
1	2	3	4	5	6	7

The following questions are based on the scenario and the additional offers that you read two days ago. Please answer all questions.

1. How likely are you to spread negative word of mouth about Citizen Plus?

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

2. How likely are you to speak negatively to your friends, relatives, and acquaintances about your experiences with Citizen Plus?

EXTREMELY UNLIKELY							EXTREMELY LIKELY
1	2	3	4	5	6	7	

3. I would not recommend Citizen Plus for credit cards and other products to my friends.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

If my friends were looking to purchase credit cards and other products, I would tell them to not to try Citizen Plus.

STRONGLY DISAGREE							STRONGLY AGREE
1	2	3	4	5	6	7	

A few questions about you

7. Have you ever been in a situation similar to the one described at the beginning of this questionnaire?

_____Yes _____No.

2. What is your sex?

_____ Male _____ Female

3. Student classification:

_____Freshman_____Sophomore_____Junior_____Senior_____Graduate

4. What is your age? _____17-21 _____22-28 _____28-35 _____> 35

VITA

Sweta Chaturvedi Thota was born and educated in India. She received her Bachelor of Science degree in chemistry from Dayalbagh University, India and Post Graduate Diploma in business management from the FORE School of Management, India. Prior to joining the doctoral program in marketing at LSU, she worked in the communications and banking services in India for three years. She is pursuing her research in the consumer behavior area in marketing with a special emphasis on consumer irritation and persuasion.