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Moderators of the Impact of Self-Reference on Persuasion

JOAN MEYERS-LEVY
LAURA A. PERACCHIO*

This article examines two related issues: how variation in the level of self-reference in which people engage affects their persuasion and what factors may moderate self-reference effects. Respondents viewed ads that varied on two dimensions intended to influence the use of self-reference, namely, the wording of the ad copy and the perspective from which the ad photo was shot. Results indicated that an initial (moderate) increase in self-referencing enhanced persuasion, while a further (extreme) increase undermined persuasion. These effects emerged, however, only when subjects were highly motivated to attend to the ad. When ad recipients' motivation was low, self-referencing had no effect.

Advertisers often attempt to persuade consumers of a product's merits by encouraging them to relate the product to themselves or to their own experiences. Research suggests that this process of relating information to oneself, known as self-reference, can have several salutary effects. Not only does it generally heighten people's recall of the information presented (Bower and Gilligan [1979]; Kendzierski [1980]; Rogers, Kuiper, and Kirker [1977]; see Lord [1980] for an exception), it also can enhance people's product evaluations more effectively than many other elaboration-enhancing devices (Debevec and Romeo 1992; Mick 1992; Sujan, Bettman, and Baumgartner 1993).

Such memory and persuasion advantages imparted by self-reference are thought to occur because knowledge about oneself is rich and plentiful, containing many associations that can be related to material in an ad. Thus, self-reference can benefit ad recall by increasing the number of associative pathways to the ad information. It can also benefit persuasion by heightening elaboration of a product's distinctive features and benefits (Klein and Loftus 1988).

While the extant data suggest that self-reference may have promising implications for marketing practitioners, several questions warrant further examination. (1) Are previous findings, which indicate self-reference can either enhance or undermine persuasion, robust, and, if so, what explains such effects? (2) What factors might moderate not only when these effects occur but also when self-reference effects on persuasion will be absent? (3) Can the mechanism underlying such findings be tracked to clarify how self-reference operates?

We attempt to address these questions using more realistic self-reference prompts than those used in most previous work. To begin, we identify two advertising techniques that seem likely to prompt self-reference. By merging the notion that self-reference devices have the potential to prompt rich elaboration with additional empirical research that explains how the amount of one's elaboration can influence its valence and thereby determine persuasion, we derive and test several hypotheses.

SELF-REFERENCE AND THE INFLUENCE OF ELABORATION ON EVALUATIONS

The self-reference techniques often used in ads appear to be quite subtle. Consider, for example, a print ad for Wausau insurance that bears the headline, "You're leaving work. You step off the premises. You fall. Are you covered by group health or workers compensation?" This headline and the ad's subsequent copy, which details Wausau's coverage benefits, is accompanied by an ad photo that simply shows some stairs leading to a door. Notably, however, this scene is shot from an upward-looking angle, portraying these objects as the viewer would see them if s/he had fallen and were lying at the base of the stairs.

Several aspects of this ad are noteworthy. One is the allusion in the ad copy and photo to a negative outcome...
(i.e., falling down the stairs). Negative outcomes like these have been found to motivate ad recipients to process information in a more detailed and systematic manner than do positive states of affairs (Bodenhausen 1993; Petty et al. 1993; Sinclair and Mark 1992). We vary the favorableness of ad outcomes in the present research because this variable seems to affect viewers' motivation level.

A second noteworthy aspect of the ad involves the use of two executional devices that seem to prompt readers to engage in self-reference. One such device is the presentation of a relevant photo that visually places the ad recipient in the position of the scene actor or participant (i.e., lying at the base of the stairs) rather than that of an uninvolved onlooker who views the scene from a distance. The few studies that have examined this issue (see Hoban and van Ormer 1970) suggest that individuals exhibit greater learning of filmed or illustrated lecture material when this material is shot from the visual perspective of an actor in the scene rather than that of a detached observer. In the present research we assess whether such variations in visual perspective might affect persuasion.

A second device that is used in the Wausau ad and seems likely to prompt self-reference is the step-by-step development of the scenario using relatively personal, second-person wording ("You're leaving work") as opposed to rather removed third-person wording ("He's leaving work"). This means of prompting self-reference has been used in previous research and has been found to be effective (Burnkrant and Unnava 1989, 1995; Debevec and Romeo 1992; Sandage, Fryburger, and Rotzoll 1979). In the present investigation, we employ this self-reference technique.

While visual perspective and personal reference appear to be self-reference devices that heighten ad message elaboration, questions exist about the impact of heightened self-reference on recall and persuasion (Burnkrant and Unnava 1995). Theoretical insight into this issue can be derived from work conducted by Cacioppo and Petty (1979), which highlights two key findings: (1) the persuasiveness of an appeal tends to be mediated not only by the amount of elaboration of the message receives, and (2) the amount of elaboration a message receives can determine its persuasiveness (Bornstein, Kale, and Cornell 1990; Cacioppo and Petty 1979; Kail and Freeman 1973).

Specifically, research reveals that both elaborations and evaluations may be more favorable when people engage in moderate rather than extremely high or extremely low levels of elaboration (Anand and Sternthal 1990; Cacioppo and Petty 1979). As subjects' valued thoughts imply, this occurs because as elaboration rises from a low to moderate level, people have greater opportunity to recognize, appreciate, and reflect on the cogency of a message and the favorable information that the persuasive message typically conveys. Hence, respondents generate predominantly favorable thoughts that overwhelm any negative or counterpersuasive thoughts that also might be elicited. With further increases in elaboration, however, the thoughts people generate tend to be less favorable because people increasingly focus on more unfavorable issues that often are remotely related to or are immaterial to the message. Presumably, this occurs because at some point either reactance or tedium occurs or simply because viewers have exhausted the supply of message-related and, thus, relatively favorable thoughts that they are able to generate. In any event, evaluations typically decline as either more counterpersuasive thoughts or thoughts that are idiosyncratic to the message proliferate and overwhelm people's favorable thoughts (Anand and Sternthal 1989, 1990; Baumgartner, Sujan, and Bettman 1992).

This resulting inverted U-shaped relationship between the level of elaboration and people's evaluations has been observed by Cacioppo and Petty (1979) as well as Anand and Sternthal (1990) in studies that have varied levels of message repetition to increase the amount of elaboration respondents employed. Theoretically, this same general relationship should hold when elaboration is manipulated by exposing viewers to varying levels of self-reference in ads. For this reason, we anticipate that under certain conditions, this inverted U-shaped pattern of outcomes on evaluations should emerge when viewers receive an ad containing no self-reference prompt (extremely low), one such prompt (moderate), or two self-reference prompts (extremely high self-reference). These prompts are manipulated in two ways: (1) ad copy is expressed in either second-person or third-person wording, and (2) the ad photo visually depicts an event from either an active participant's or an observer's perspective.

At the same time, we reason that this predicted inverted U-shaped pattern of outcomes may occur only if respondents are motivated to process the ad material carefully, making them responsive to the self-reference prompts. This reasoning is based on evidence that when processing motivation is limited, ad recipients tend not to respond to nonsalient cues such as the self-reference prompts in question (Meyers-Levy and Maheswaran 1991; Meyers-Levy and Sternthal 1991). Because unmotivated individuals are unlikely to engage in significant elaboration (Petty, Cacioppo, and Schumann 1983), the few thoughts that they generate are likely to center on general concepts conveyed by the presented material, the product or service category to which the featured product belongs, or general affective reactions to salient peripheral cues (Cacioppo and Petty 1981; Mick 1992). Thus, individuals who favor such perfunctory processing typically base their evaluations on simple heuristic cues, such as the affect they associate with the focal product's category, the enjoyment they derive from the ad photo or the ad copy's writing style, and the like (Alba and Hutchinson 1987; Mick 1992).
Consistent with the preceding logic, it is noteworthy that in studies that have observed an inverted U-shaped pattern on recall or evaluations, subjects' processing motivation appeared to be relatively high. In Cacioppo and Petty's (1979) study, the message used always concerned an issue of high relevance to the student subjects (i.e., university expenditures that would affect the quality of subjects' education). In Anand and Sternthal's (1990) study, subjects participated in small groups where considerable personalized attention might have fostered detailed processing. And, in Burnkrant and Unnava's (1995) research, subjects were highly motivated students who volunteered to participate in the study.

To summarize, we predict a three-way interaction on persuasion. When people are motivated to process an ad carefully, product evaluations (i.e., persuasion) should be more favorable when an ad induces a moderate level of self-reference rather than an extremely low or an extremely high level of self-reference. However, when ad processing motivation is low such that viewers are likely to be inattentive and unresponsive to the devices that encourage self-reference, product evaluations are likely to be unaffected by variation in the level of self-reference.

If accurate, the preceding theorizing suggests that the types of thoughts respondents produce should offer evidence of the process responsible for these effects. Cacioppo and Petty (1979) found that subjects' thoughts that supported the persuasive message followed the same inverted U-shaped pattern observed on evaluations, while thoughts that counterargued the message exhibited the reverse pattern. This suggests that three-way interactions comparable to the one expected for persuasion are likely to emerge on the thoughts subjects elicit that either support or counterargue the message.

The theory we have outlined also implies that treatment effects should emerge on subjects' idiosyncratic thoughts that pertain to matters not directly related to the message. Treatment effects are also expected on thoughts that simply focus on the category to which the featured product belongs. As suggested by Cacioppo and Petty's (1979) findings, idiosyncratic thoughts that do not pertain directly to the ad message are likely to be most plentiful when respondents are highly motivated to attend to an ad but the amount of elaboration prompted by self-reference cues progresses to an extremely high level (Baumgartner et al. 1992; Kisielius and Sternthal 1984). Hence, we anticipate that under conditions that foster careful ad processing, fewer idiosyncratic thoughts should be produced when self-reference is either extremely low or moderate than when it is extremely high. When subjects are unmotivated to attend to and process the ad carefully, the number of idiosyncratic thoughts should be invariant across variations in the levels of self-reference prompted.

On the other hand, thoughts pertaining to the advertised product's category and/or an individual's affect toward that category may be heightened as motivation to process the ad declines and heuristic-based evaluations prevail. This follows because in the absence of ample motivation to process an ad attentively, ad recipients are likely to focus on cues that elicit simple evaluation heuristics, and category affect is one such cue.

Finally, it is not entirely clear how the experimental treatments will affect recall of ad copy. Ad copy recall should be uniformly low and unaffected by variation in self-reference when processing motivation is low. However, under high motivation, two possibilities seem viable. When viewers process an ad effortfully, they are expected to respond to cues that encourage self-reference, which may cause recall to increase monotonically as self-reference intensifies. An outcome of this type was observed by Cacioppo and Petty (1979, experiment 1). Yet, it is also possible that under such conditions, ad recall will exhibit the same inverted U-shaped pattern as is anticipated for evaluations. This latter pattern of data was also observed by Cacioppo and Petty (1979, experiment 2) and, in fact, may be particularly likely to occur in the present study. This is because under exceptionally high self-reference conditions, viewers should produce many idiosyncratic thoughts that are largely unrelated to the message, and these may interfere with subjects' generation of elaborations about and/or retrieval of material contained in the ad copy (Mick 1992; Sujan et al. 1993).

**EXPERIMENT**

**Stimuli and Independent Variables**

To explore the robustness of the predicted self-reference effects, we developed print ads for two products: auto insurance and a dating service. In the insurance ad, the ad message discussed the importance of auto insurance by describing a driver's tense experience in which a child steps in front of a moving car. In the dating service ad, the message described a person's initial encounter with a blind date, which segued into an advocacy for a highly selective dating service.

Two aspects of the ads were varied in ways expected to affect ad recipients' use of self-reference. One self-reference manipulation involved varying whether the ad copy presented the message in second-person wording, which should encourage readers to experience the scenario vicariously and engage in self-reference (“Your heart races as you hit the brakes”), or in more abstract, third-person wording that was unlikely to prompt self-reference (“His heart races as he hits the brakes”).

Self-reference also was varied by altering the perspective of the scene in the ad photo. The photo either assumed an active participant's perspective, which should encourage self-reference by projecting the viewer into the scene, or it assumed the visual perspective of a de-
tached onlooker, which should discourage self-reference and encourage the adoption of a more detached perspective when processing the ad. Specifically, the auto insurance photo showed a child crossing a street in front of a car. In the active participant condition (high self-reference), the photo was shot from the driver’s vantage point such that part of the dashboard and the driver’s hands atop the steering wheel were the only visible aspects of the car and driver. In the observer condition (low self-reference), the photo was shot from outside the car such that the car’s exterior front and side as well as the driver’s head and shoulders were visible.

A similar approach was employed to vary photo perspective for the dating service. The ad photo showed a client examining a photo of an unusually dressed individual obtained from the files of potential dates. In the active participant (high self-reference) condition, the scene was shot from this client’s perspective such that the camera was focused on the photo held in the client’s hands and the files lying on a desk. In the observer (low self-reference) condition, the same scene was shot from the perspective of an onlooker who sees a side view of the client examining the photo of a potential date.

By crossing these two self-reference manipulations, we sought to represent three levels of self-reference. Self-reference should be extremely low when both the ad copy wording and ad photo perspective described or assumed the position of a detached observer (i.e., third-person wording and observer ad photo perspective). At the other extreme, self-reference should be extremely high when both of these elements encouraged the reader to experience the scenario actively and vicariously (i.e., second-person wording and active participant ad photo perspective). In the two remaining, mixed conditions, self-reference was expected to be moderate as either the wording of the copy or the ad photo perspective invited the reader to participate vicariously in the scene, while the other factor spoke of or assumed the position of a detached observer.

In addition to the self-reference manipulations, we included two other variables that were intended to vary subjects’ motivation to attend to the ad and thus respond to the self-reference manipulations. One variable altered whether the outcome of the incident described in the ad was positive or negative. Specifically, the auto insurance ad indicated either that the child who stepped in front of the car missed being hit, albeit narrowly (positive outcome), or that the child was hit (negative outcome). Similarly, the dating service ad described a scenario in which a blind date was either “a dream you’ll (one) never want(s) to wake up from” (positive outcome) or “a nightmare you (one) can’t wait to wake up from” (negative outcome). A pretest, in which subjects received one of these ads and then listed their thoughts, verified that both ad photos were equally compatible with the two ad outcome versions. Specifically, subjects’ thoughts revealed that, overall, incongruity between the ad photo and the message was rarely mentioned ($\bar{X} = 0.15$), and significant treatment effects were absent for both products.

The selection of this outcome favorableness variable was based on both practical and theoretical considerations. Practically, ads often vary in the favorableness of the outcomes they depict. For example, American Express traveler’s checks recently abandoned their long-running campaign that focused on avoiding negative outcomes in favor of one focusing on more positive outcomes. From a theoretical perspective, the variation in the favorableness of the ad outcome should influence how carefully subjects attend to the ad. As noted earlier, much research has indicated that negative rather than positive information generally stimulates more effortful processing (Bodenhausen 1993; Mackie and Worth 1989; Schwarz 1990; Sinclair and Mark 1992). This implies that persuasion should exhibit an inverted U-shaped pattern in response to self-reference when an ad depicts a negative outcome. In contrast, no effect of self-reference is anticipated when ad outcomes are positive and thereby foster cursory ad processing. However, as we shall explain shortly, this pattern of effects is open to a rival explanation. To address this issue, we included a second variable that also should influence how carefully people process the ad. Only the explanation we favor predicts that this latter independent variable will influence persuasion in the same manner as outcome favorableness, allowing us to distinguish between the two views.

To clarify, we propose that moderate levels of self-reference should be more persuasive than either extremely high or low levels when attentiveness to our self-reference cues is heightened by virtue of the ad’s depiction of a negative (vs. a positive) outcome. Moreover, under such conditions, when self-reference cues prompt rich elaboration that exceeds a moderate level, counterpersuasive and idiosyncratic thoughts should increase and swamp the benign influence of supportive message-related thoughts. This should lead to a decline in persuasion. Thus, the predicted inverted U-shaped effect on evaluations presumably should arise because the amount of elaboration that occurs due to variations in the level of self-reference induced—and not the valence of thoughts prompted by outcome favorableness—affects the favorableness of elaboration.

Yet, this pattern of data also can be explained by assuming that all viewers are capable of seizing on the self-reference cues, regardless of whether the ad portrays a positive or a negative outcome, and that it is the favorableness of the ad outcome itself that determines the favorableness of people’s self-reference and evaluations. If this is assumed, when an ad depicts a positive outcome, the positive information may spawn favorable (supportive) associations (Sinclair and Mark 1992) that produce a uniformly high level of favorable elaborations and evaluations, regardless of the level of self-reference.
prompted. On the other hand, in the negative outcome condition, an inverted U-shaped pattern of responses may obtain. This follows because as self-reference increases to a moderate level, the negative ad outcome should cause subjects to elaborate increasingly on negative issues discussed in the message, which enhances product evaluations by focusing subjects on the threat they face if they do not use the product. But when self-reference becomes extremely high, a further increase of elaboration on these negative issues may elicit feelings of extreme anxiety, fear, or personal vulnerability, leading to a decline in product evaluations. Indeed, this latter notion concurs with views expressed in the fear and anxiety literature (Bodenhausen 1993; Henthorne, LaTour, and Natarajan 1993; Sternthal and Craig 1974), which suggests that extreme anxiety may be elicited when highly negative material is related extensively to oneself, thereby causing a decrement in persuasion.

We addressed this rival explanation by including a decision-making style (DMS) measure (Buck and Daniels 1985). This individual difference measure assesses each subjects' natural disposition to employ a rational DMS, which entails effortfully attending to information, as opposed to an intuitive DMS, which involves relying simply on general feelings or heuristic decision rules as a basis of judgment. If the rival explanation for our data is accurate, subjects' DMS should not interact with the self-reference manipulations and affect persuasion independent of outcome favorableness. This is because the anticipated persuasion effects are presumed to occur as a result of the level of benign or anxious feelings spawned by the favorableness of the ad's outcome, which affects the valence of thoughts prompted by the self-reference manipulations.

On the other hand, if the explanation we propose is accurate, an interaction of the self-reference manipulations and DMS should emerge on persuasion. This follows because we posit that it is the level of self-reference or elaboration an individual engages in and not simply the favorableness of the thoughts prompted by an ad's outcome that leads to the ebb and flow of elaboration favorableness and persuasion. Hence, regardless of the favorableness of the outcome depicted in the ad, individuals who naturally employ a rational (intuitive) DMS should show the same pattern of effects as do subjects in the negative (positive) outcome condition. This follows because both DMS and outcome favorableness determine whether subjects are responsive to the cues that influence self-reference and elaboration favorableness. In sum, the interpretation we favor implies that two independent three-way interactions should emerge on evaluations and the thought measures discussed previously: an interaction of copy wording by ad photo perspective by outcome favorableness and an interaction of copy wording by ad photo perspective by DMS that follows a similar pattern.

Procedure

One hundred four male and 85 female undergraduates enrolled in marketing classes participated in the study. Subjects were assigned randomly to a treatment and were given a booklet that contained ads for the two focal products and the dependent measures. Each booklet contained one of the eight versions of the auto insurance and the dating service ads, which varied in ad copy wording (second- vs. third-person wording), ad photo perspective (active participant vs. observer perspective), and outcome favorableness (positive vs. negative outcome). The two ads each subject received represented different treatment conditions, and the order in which these ads appeared was varied. Sample ads for each product appear in the Appendix.

Subjects first read a cover sheet informing them that they would be shown ads for several products and asked for their opinions of them. Then subjects examined the ad for the first product, which was followed by evaluation and thought-listing measures that were counterbalanced. Product evaluations were assessed on four items using seven-point scales (1 = not at all, 7 = extremely) that asked how important it was to have auto insurance (use a selective dating service), how likely they were to advise a friend to have (use) such a product, how likely they were to buy (use) the advertised product if they were in the market for such an item, and how advisable it was to choose the product. For each product, the four items loaded on a single factor, so they were averaged to form two separate insurance and dating service evaluation indices (Cronbach's α = .82 and .79, respectively).

Subjects then examined the second ad and completed the same measures for it. This was followed by a recall task in which subjects listed as much of the material contained in each of the ads as possible.

Next, subjects responded to 20 statements developed by Buck and Daniels (1985) that provide a valid and reliable measure of people's DMS. Using seven-point scales, subjects indicated their degree of (dis)agreement with each of the statements, including items such as "I rarely make a decision without gathering all the information I can find" and "When I make a decision I just trust my inner feelings and reactions" (1 = strongly disagree, 7 = strongly agree). Subjects' habitual DMS was classified as either rational or intuitive by using a median (75) split (α = .84).

Finally, several manipulation checks were administered. To assess whether variations in outcome favorableness and DMS affected how carefully subjects processed the ads, subjects rated on seven-point scales how involved and interested they were in the ad materials. These highly correlated scales (r = .89) were averaged to form a single ad-processing index. In addition, the extent to which the perspective assumed by the ad photo encouraged self-reference was examined. Subjects in-
icated on a seven-point scale the degree to which the photo for each product made them feel like a detached observer (1) or an active participant (7) of the described scene. Likewise, the effect of the ad copy wording on self-reference was assessed by having subjects complete these same scales with regard to the ad copy for each product. Last, subjects rated the favorableness of the outcome portrayed in the ads for each product using seven-point scales labeled “negative” (1) and “positive” (7).

RESULTS

Initial analysis revealed no treatment effects for the order in which the ads and the evaluation and thought-listing measures were administered (p’s > .13). Further, an ANOVA revealed that the effects of DMS were independent from copy wording, ad photo perspective, and outcome favorableness for both products (F’s < 1). Thus, the data were analyzed as a 2 (copy wording: second or third person) by 2 (ad photo perspective: active participant or observer) by 2 (outcome favorableness: positive or negative) by 2 (DMS: rational or intuitive) between-subjects factorial design. The degrees of freedom for all analyses were 1,169.

Manipulation Checks

First, we investigated support for the premise that the favorableness of the message outcome and subjects’ DMS would influence subjects’ motivation to examine the ads carefully. Analysis of the ad-processing index revealed only two significant effects: a main effect of outcome favorableness and a main effect of DMS (auto insurance, F = 3.95, p < .05, and F = 10.71, p < .001; dating service, F = 5.48, p < .02, and F = 10.71, p < .001, respectively). As expected, subjects indicated that they processed the ads more carefully when the ads depicted a negative rather than a positive outcome (auto insurance, \( \bar{X} = 5.51 \) vs. 4.90; dating service, \( \bar{X} = 5.55 \) vs. 4.83) and when they employed a rational rather than an intuitive DMS (for both products, \( \bar{X} = 5.71 \) vs. 4.72).

On the basis of the reasoning that more attentive subjects are likely to engage in more effortful ad processing and in more critical and, thus, evaluative processing, we sought further support for the two preceding manipulations by examining the proportion of subjects’ thoughts that were valenced (i.e., either positive or negative). Subjects’ valenced thoughts revealed main effects of outcome favorableness and DMS for both products that were marginal or significant (auto insurance, \( F = 3.03, p < .08, \) and \( F = 14.17, p < .001; \) dating service, \( F = 6.44, p < .01, \) and \( F = 19.08, p < .001, \) respectively), which supports our reasoning. Overall, subjects generated a greater proportion of valenced thoughts when the ads depicted a negative rather than a positive outcome (auto insurance, \( \bar{X} = .27 \) vs. .11; dating service, \( \bar{X} = .33 \) vs. .13) and when subjects employed a rational rather than an intuitive DMS (auto insurance, \( \bar{X} = .23 \) vs. .15; dating service, \( \bar{X} = .29 \) vs. .17).

Next, two approaches were used to examine whether the copy wording and ad photo perspective manipulations affected self-referencing of the ad material. First, the manipulation check scales were examined. The scale that assessed the effect of second- versus third-person wording revealed only a main effect of copy wording (auto insurance, \( F = 19.96, p < .001; \) dating service, \( F = 6.58, p < .001 \), while the ad photo perspective measure produced only a main effect of ad photo perspective (auto insurance, \( F = 13.14, p < .001; \) dating service, \( F = 23.52, p < .001 \). As intended, subjects felt more like an active participant when the ad copy used second-rather than third-person wording (auto insurance, \( \bar{X} = 3.37 \) vs. 2.29; dating service, \( \bar{X} = 4.19 \) vs. 3.37). Similarly, subjects felt more like an active participant in the ads when the ad photo depicted the scene from the perspective of an active participant versus that of an observer (auto insurance, \( \bar{X} = 3.47 \) vs. 2.45; dating service, \( \bar{X} = 4.00 \) vs. 2.59).

The effectiveness of the self-reference manipulations also was assessed by analyzing the proportion of thoughts subjects produced that related the ad material to themselves (e.g., “I could identify with the driver’s situation”). Only two effects were significant: a main effect of ad copy (auto insurance, \( F = 16.01, p < .001; \) dating service, \( F = 6.22, p < .01 \) and of ad photo perspective (auto insurance, \( F = 5.85, p < .02; \) dating service, \( F = 4.29, p < .04 \). As would be expected, subjects produced more self-reference thoughts when the ad copy was expressed in second-person rather than third-person wording (\( \bar{X} = .26 \) vs. .11 and \( \bar{X} = .29 \) vs. .17) and when the ad photo depicted the scene from an active participant’s rather than an observer’s perspective (\( \bar{X} = .23 \) vs. .13 and \( \bar{X} = .27 \) vs. .19).

Finally, subjects’ perceptions of the favorableness of the ad outcomes were assessed. Analysis revealed only a main effect of outcome favorableness (auto insurance, \( F = 12.13, p < .001; \) dating service, \( F = 7.77, p < .001 \). The outcomes were viewed more favorably when they were positive rather than negative (auto insurance, \( \bar{X} = 3.63 \) vs. 2.73; dating service, \( \bar{X} = 3.70 \) vs. 2.88).

Product Evaluations

Analysis of subjects’ product evaluations revealed a few lower-order effects, but they were qualified by two three-way interactions that achieved or approached significance. Specifically, copy wording and ad photo perspective interacted independently with outcome favorableness and with DMS. Moreover, the absence of a significant four-way interaction involving all four variables (p’s > .21) supports the view that both outcome favorableness and DMS can independently moderate how variation in self-reference affects persuasion. Be-
cause the pattern of the three-way interactions on evaluations was the same for each of the two products, Figure 1 illustrates those interactions only for auto insurance. Treatment means for all evaluation, thought, and recall measures are reported in Table 1 for the auto insurance and in Table 2 for the dating service.

The interaction of copy wording, ad photo perspective, and outcome favorableness on evaluations was significant for auto insurance ($F = 15.90, p < .001$) and approached significance for the dating service ($F = 2.73, p < .10$). Further investigations of these interactions indicated that copy wording and ad photo perspective affected subjects’ evaluations of each product when the outcome described in the ads was negative (auto insurance, $F = 14.32, p < .001$; dating service, $F = 11.26, p < .001$). When the outcome was positive, however, no effects emerged except for a main effect of copy wording that obtained only for the dating service ad ($F = 4.96, p < .03$). Specifically, when the outcome described in this ad was positive, subjects evaluated the dating service more favorably when the ad copy was written with second-person rather than third-person wording ($X = 4.48$ vs. 4.13). We suspect that this effect emerged for this ad alone because the wording it used when referring to the protagonist in the third-person wording condition was somewhat unconventional and thus may have undermined evaluations (e.g., “Our discerning friend,” “Our dear friend”). Alternatively, when considered by itself, this effect of copy wording might imply that subjects in the positive outcome condition attended and responded to the self-reference manipulations by relating ad material to themselves. However, this interpretation seems doubtful given that this effect occurred only for one of the two products, and no analogous effect emerged for the other self-reference manipulation (i.e., ad photo perspective).

Planned contrasts performed on subjects’ evaluations of each product in the negative outcome condition revealed support for the predictions. When the outcome described in the ad was negative, subjects evaluated each product more favorably when the level of self-reference the ad encouraged was moderate (second-person wording and observer ad photo perspective) than when the self-reference level was extremely low (third-person wording and observer ad photo perspective; auto insurance, $F = 7.16, p < .01$; dating service, $F = 5.69, p < .02$). Likewise, each product was evaluated more favorably when the ad encouraged a moderate level of self-reference (third-person wording and active participant ad photo perspective) rather than an extremely high level (second-person wording and active participant ad photo perspective; auto insurance, $F = 7.94, p < .01$; dating service, $F = 5.67, p < .02$).

As noted earlier, product evaluations also exhibited a three-way interaction of copy wording by ad photo perspective by DMS for both auto insurance ($F = 6.25, p < .01$) and the dating service ($F = 5.68, p < .02$). As expected, regardless of outcome favorableness, when subjects employed a rational DMS, copy wording and ad photo perspective jointly influenced subjects’ product evaluations (auto insurance, $F = 15.07, p < .001$; dating service, $F = 16.42, p < .001$), but when subjects used an intuitive DMS, no effects occurred, except a main effect of ad photo perspective on evaluations of auto insurance ($F = 4.67, p < .03$). This main effect revealed that subjects who employed an intuitive DMS evaluated the insurance more favorably when the ad photo was shot from a detached observer’s rather than an active participant’s perspective ($X = 5.41$ vs. 4.86). This may have occurred because the observer ad photo perspective was more conventional and, thus, familiar, perhaps making this ad photo more appealing to subjects.

Further examination of rational decision makers’ evaluations revealed the anticipated pattern. Subjects who employed a rational DMS evaluated both products more favorably when the ad encouraged a level of self-reference that was moderate rather than extremely low (auto insurance, $F = 18.37, p < .001$; dating service, $F = 13.24, p < .001$). Likewise, they evaluated the products more favorably when the ad prompted moderate rather than extremely high self-reference (auto insurance, $F = 7.51, p < .01$; dating service, $F = 3.92, p < .05$).

In sum, these data and those obtained on nearly all of the other dependent measures reported subsequently indicate that outcome favorableness and people’s disposition toward using a rational rather than an intuitive DMS each interacted independently with the self-reference factors and affected subjects’ responses similarly, regardless of the level of the other variable. These observations argue against the rival explanation for the data.

**Thoughts**

Two judges classified subjects’ thoughts about the ads into several categories ($r = .91$). These included thoughts that supported the product advocacy (e.g., “A realistic example of why insurance is necessary for everyone”), thoughts that countered the advocacy (“Who cares about insurance—what about the little girl?”), self-reference thoughts that explicitly related ad material to oneself (“I could identify with the driver’s situation”; all significant findings on this measure were reported in the manipulation check section), self-generated thoughts that concerned idiosyncratic issues not directly conveyed in the advocacy (“Dating services are for desperate people”), thoughts that concerned the target product or service category (“I didn’t realize it was an insurance ad until I saw the logo”), and neutral thoughts that pertain directly to but neither supported nor counterargued the ad (“How much would the insurance cost?”). Each type of thought was analyzed as a pro-
FIGURE 1
EFFECTS OF THREE-WAY INTERACTIONS ON AUTO INSURANCE AD EVALUATIONS

POSITIVE OUTCOME

NEGATIVE OUTCOME

INTUITIVE DMS

RATIONAL DMS

NOTE.—Top, three-way interaction of copy wording, ad photo perspective, and outcome favorableness. Bottom, three-way interaction of copy wording, ad photo perspective, and DMS.


| TABLE 1 |
|-------------------|-------------------------------|-------------------|
| TREATMENT MEANS FOR EVALUATION, THOUGHTS, AND MEMORY MEASURES FOR THREE-WAY INTERACTIONS: AUTO INSURANCE AD |
| Positive outcome | Negative outcome |
| Observer ad photo perspective | Participant ad photo perspective | Observer ad photo perspective | Participant ad photo perspective |

Product evaluations
5.46  5.34  4.74  4.88
Total thoughts
3.32  3.84  3.38  3.67
Percentage of supportive thoughts
.02  .06  .04  .05
Percentage of counterthoughts
.04  .06  .07  .12
Percentage of neutral thoughts
.83  .73  .79  .80
Percentage of self-referencing thoughts
.20  .10  .31  .16
Percentage of idiosyncratic thoughts
.11  .15  .10  .03
Percentage of categorization thoughts
.04  .05  .09  .14
Total recall
2.80  3.52  3.54  2.83

Intuitive DMS
Rational DMS
| Observer ad photo perspective | Participant ad photo perspective | Observer ad photo perspective | Participant ad photo perspective |

Product evaluations
4.95  5.47  4.99  5.11
Total thoughts
3.46  3.05  3.50  4.10
Percentage of supportive thoughts
.03  .06  .06  .06
Percentage of counterthoughts
.07  .14  .15  .09
Percentage of neutral thoughts
.82  .73  .75  .82
Percentage of self-referencing thoughts
.16  .05  .37  .15
Percentage of idiosyncratic thoughts
.08  .07  .05  .04
Percentage of categorization thoughts
.09  .06  .11  .12
Total recall
3.14  2.71  2.54  2.91

portion of total thoughts. Subjects’ neutral thoughts are not detailed further, as they revealed no theoretically important effects.

No treatment effects obtained on the overall number of thoughts elicited ($p > .15$). Although the two factors that influenced motivation to attend or process the ad might be expected to affect the total number of thoughts subjects generated (i.e., outcome favorableness and DMS), such effects frequently have failed to emerge in lab studies (Meyers-Levy and Tybout 1989; Petty, Wells, and Brock 1976). It may be the case that in such settings all subjects feel compelled to comply with the experimenter’s request and list a fair number of thoughts, regardless of motivation level.

Treatment effects did obtain, however, when thoughts were categorized by type. Analysis of thoughts that supported the advocacy as well as those that countered it revealed a number of lower-order effects for one or both of the products. However, these effects were superseded and qualified by two interactions that in all but one case were marginal or significant. Specifically, copy wording and ad photo perspective interacted independently with outcome favorableness (supportive thoughts: auto insurance, $F = 7.92$, $p < .01$; dating service, $F = 3.22$, $p < .08$; counterthoughts: auto insurance, $F = 3.02$, $p < .08$; dating service, $F = 11.47$, $p < .001$) and with DMS (supportive thoughts: auto insurance, $F = 6.27$, $p < .01$; dating service, $F = 3.48$, $p < .06$; counterthoughts, all $p > .56$, but data for both products follow the anticipated pattern).

Follow-up analysis performed on the three-way interaction of copy wording, ad photo perspective, and outcome favorableness indicated that copy wording and ad photo perspective jointly influenced subjects’ supportive and counteradvocacy thoughts when the outcome described in the ad was negative (supportive
<table>
<thead>
<tr>
<th>Positive outcome</th>
<th>Negative outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Observer ad photo perspective</strong></td>
<td><strong>Participant ad photo perspective</strong></td>
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<tr>
<td><strong>Second-person wording</strong></td>
<td><strong>Third-person wording</strong></td>
</tr>
<tr>
<td>Product evaluations</td>
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<td>.02</td>
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<tr>
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<td>.89</td>
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<tr>
<td>Percentage of self-referencing thoughts</td>
<td>.22</td>
</tr>
<tr>
<td>Percentage of idiosyncratic thoughts</td>
<td>.02</td>
</tr>
<tr>
<td>Percentage of categorization thoughts</td>
<td>.09</td>
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<tr>
<td><strong>Total recall</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Intuitive DMS</th>
<th>Rational DMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Observer ad photo perspective</strong></td>
<td><strong>Participant ad photo perspective</strong></td>
</tr>
<tr>
<td><strong>Second-person wording</strong></td>
<td><strong>Third-person wording</strong></td>
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<tr>
<td>Total thoughts</td>
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<tr>
<td>Percentage of supportive thoughts</td>
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<td>Percentage of counterthoughts</td>
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<td>Percentage of categorization thoughts</td>
<td>.07</td>
</tr>
<tr>
<td><strong>Total recall</strong></td>
<td>3.61</td>
</tr>
</tbody>
</table>

thoughts: auto insurance, $F = 24.43, p < .01$; dating service, $F = 9.72, p < .01$; counterthoughts: auto insurance, $F = 5.18, p < .02$; dating service, $F = 21.40, p < .001$), but these factors had no effect when the outcome was positive ($p's > .26$). As anticipated, when the ad outcome was negative, subjects generated more (fewer) thoughts that supported (countered) the advocacy when the ad encouraged a moderate level of self-reference (second-person wording and observer ad photo perspective) rather than an extremely low level (third-person wording and observer ad photo perspective; supportive thoughts: auto insurance, $F = 13.39, p < .001$; dating service, $F = 4.23, p < .04$; counterthoughts: auto insurance, $F = 12.84, p < .001$ but dating service, $F < 1$). Likewise, more (fewer) thoughts that supported (countered) the advocacy were elicited when the ad encouraged a moderate (third-person wording and active participant ad photo perspective) rather than an extremely high level of self-reference. (second-person wording and active participant ad photo perspective; supportive thoughts: auto insurance, $F = 3.84, p < .05$; dating service, $F = 5.78, p < .02$; counterthoughts: auto insurance, $F = 4.63, p < .03$; dating service, $F = 8.37, p < .01$).

Examination of the second, independent, three-way interaction involving copy wording by ad photo perspective by DMS revealed a similar pattern of effects for supportive but not counteradvocacy thoughts. Nonetheless, the data for counteradvocacy thoughts did follow the anticipated pattern for both products.

Follow-up analysis on subjects’ supportive thoughts revealed that copy wording and ad photo perspective jointly influenced the proportion of such thoughts that were elicited by subjects who employed a rational DMS (auto insurance, $F = 19.69, p < .001$; dating service, $F = 11.22, p < .001$), but these factors had no effect among individuals who employed an intuitive DMS ($F's < 1$). As expected, when subjects employed a rational DMS,
they generated more thoughts supporting the advocacy when the ad encouraged a level of self-reference that was moderate rather than extremely low, although this effect achieved significance only for auto insurance (auto insurance, $F = 12.93, p < .001$; dating service, $F = 2.35, p < .13$). Subjects who employed a rational DMS also elicited more thoughts in support of the advocacy when the level of self-reference encouraged in the ad was moderate rather than extremely high (auto insurance, $F = 4.96, p < .03$; dating service, $F = 8.61, p < .01$).

Next, subjects’ idiosyncratic thoughts that concerned issues not conveyed directly in the advocacy were examined. The highest-order effects involving each of the four factors were two three-way interactions of copy wording by outcome favorableness by DMS (auto insurance, $F = 5.75, p < .02$; dating service, $F = 2.73, p < .10$) and ad photo perspective by outcome favorableness by DMS (auto insurance, $F = 5.39, p < .02$; dating service, $F = 4.16, p < .04$). The patterns of these interactions for both products were the same, revealing that when the outcome depicted in the ad was negative, subjects who employed a rational DMS produced more idiosyncratic thoughts when either the copy wording or the ad photo perspective encouraged self-reference (copy was expressed in second-, vs. third-person wording, or an active participant’s vs. an observer’s ad photo perspective was employed; all $p$’s < .04).

The two predicted three-way interactions of copy wording and ad photo perspective with outcome favorableness and with DMS did not attain significance on idiosyncratic thoughts, presumably because full crossover interactions were neither expected nor observed. Nonetheless, follow-up analyses revealed some support for the predictions. For both products, interactions of copy wording and ad photo perspective achieved or approached significance when subjects employed a rational DMS (auto insurance, $F = 3.86, p < .05$; dating service, $F = 2.75, p < .10$) but not when they relied on an intuitive DMS ($p$’s < .28). Further, when the ad depicted a negative outcome, the interactions of copy wording and ad photo for both products followed the same pattern but approached significance only for auto insurance ($F = 3.06, p < .08$). Moreover, when the ad depicted a positive outcome, this interaction disappeared for auto insurance ($p < .18$) but not for the dating service ($F = 4.11, p < .04$).

Planned contrasts on these effects further supported our specific predictions. When subjects employed a rational DMS or, independently, when the ad portrayed a negative outcome, fewer self-generated idiosyncratic thoughts were produced about the products when the ad encouraged a moderate level of self-reference rather than an extremely high level (auto insurance, $F = 6.22, p < .01$, and $F = 8.43, p < .01$; dating service, $F = 4.94, p < .03$, and $F = 8.16, p < .01$, respectively). Yet, as was predicted, when the ad portrayed a negative outcome or, independently, subjects employed a rational DMS, the proportion of such idiosyncratic thoughts produced was equivalent, regardless of whether the ad encouraged a moderate or an extremely low level of self-reference ($F$’s < 1 for both).

Finally, analysis was performed on subjects’ thoughts that concerned the category to which the advertised product (service) belonged. Only two effects emerged on this measure: main effects of outcome favorableness and of DMS for both the auto insurance ($F = 12.92, p < .001$, and $F = 7.22, p < .01$) and dating service ads ($F = 5.25, p < .02$, and $F = 10.21, p < .001$). As expected, subjects elicited more thoughts about the product (service) category when the outcome portrayed in the ad was positive rather than negative (auto insurance, $\bar{X} = .10$ vs. .02; dating service, $\bar{X} = .06$ vs. .02) or when subjects employed an intuitive rather than a rational DMS (auto insurance, $\bar{X} = .10$ vs. .03; dating service, $\bar{X} = .07$ vs. .01). These findings suggest that subjects who were relatively unmotivated to attend to the ad carefully may have used category-related thoughts for heuristic purposes when evaluating the advertised product (service). That is, regardless of whether their motivation was low because of the favorableness of the ad outcome or their natural processing proclivities, such subjects may have rendered evaluations that simply reflected their affect toward the category of the advertised good.

Recall of Ad Material

Subjects’ recall of the ad material was coded ($r = .94$) by two judges who were blind to the treatments. Analysis of these data revealed several lower-order effects that were superseded by a significant three-way interaction of copy wording by ad photo perspective by outcome favorableness for each product (auto insurance, $F = 14.67, p < .001$; dating service, $F = 12.68, p < .001$). While the corresponding interaction of copy wording by ad photo perspective by DMS was not significant ($p$’s > .60), the treatment means reveal that copy wording and ad photo perspective affected the recall of subjects who employed a rational DMS in the same manner as they did when, regardless of subjects’ DMS, the ad depicted a negative outcome.

Further examination of the significant copy wording by ad photo perspective by outcome favorableness interaction indicated that the first two factors jointly influenced recall when the outcome described in the ad was negative (auto insurance, $F = 15.73, p < .001$; dating service, $F = 15.27, p < .001$), but they did not do so when the outcome was positive ($p$’s > .10). Specifically, when the outcome described in the ad was negative, subjects recalled more material contained in the ad when a moderate level of self-reference was stimulated rather than an extremely low level (auto insurance, $F = 6.94, p < .01$; dating service, $F = 16.95, p < .001$). Similarly, subjects recalled more material from the ad
when the ad encouraged a moderate level of self-reference rather than an extremely high level, although this effect was significant only for auto insurance \( (F = 8.73, p < .01; \text{ dating service}, F < 1) \).

**DISCUSSION**

Several theoretical contributions emerge from our findings. First, the data suggest that the inverted U-shaped effect that self-referent encoding can have on persuasion is robust and apparently occurs because such encoding affects the amount and, in turn, the favorableness of people’s elaboration of a message. At the same time, whether people actually respond to self-reference prompts appears to depend on people’s motivation to process information carefully. Indeed, we observed that people were responsive to our self-reference prompts only when they encountered a message that depicted a negative (vs. a positive) outcome or they possessed a natural proclivity to employ a rational (vs. an intuitive) DMS. Presumably this was the case because these factors have been shown to elicit relatively careful detail-sensitive processing. On the other hand, when people are less attentive to detailed information, possibly because a message communicates a positive outcome or viewers favor an intuitive DMS, people are likely to be unresponsive to such self-reference prompts and exhibit persuasion effects that do not conform with this nonmonotonic pattern.

A second contribution of our work is the elucidation of the mechanism that apparently underlies these persuasion effects. When ad recipients process an ad carefully, our data show that increasing elaboration via self-reference from an extremely low to a moderate level can heighten persuasion by prompting supportive thoughts as ad recipients elaborate on and gain more appreciation of the product benefits discussed in the ad. Yet, these favorable elaborations tend to give way to less favorable or deleterious ones as self-reference elaboration increases further to an extremely high level. Presumably, this increase and subsequent decline in favorable thoughts occurs because, by the time elaboration reaches a moderate level, the ad claims already may have been elaborated thoroughly. Thus, elaborations spawned from that point forward generally concern less favorable issues, either because they counterargue the views expressed in the ad or because they pertain to idiosyncratic matters that are not directly germane to the appeal. As such, persuasion is greater when a moderate rather than either an extremely low or an extremely high level of self-referent elaboration is performed.

When ad recipients devote only cursory attention to an ad, however, our data on thoughts suggest that heuristics are used to evaluate the advertised product. Such inattentive respondents may evaluate the advertised product by relying on the affect they associate with the target product or service category, as indicated by their increased elicitation of category-related thoughts. Or, as our persuasion results suggest, they may rely on feelings elicited by stylistic factors, such as whether a conventional style was used in expressing the ad copy or when shooting the ad photo.

A final theoretical contribution that derives from our work relates to our recall findings. While most previous studies have found that recall mounts as self-referent elaboration increases, our data suggest that this outcome may be qualified if people both process a message carefully and engage in extremely high levels of such elaboration. Under these conditions, recall may exhibit an inverted U-shaped pattern, whereby it increases as self-referent elaboration attains a moderate level but declines thereafter. Presumably, this decline occurs because when elaboration is extremely high, the abundance of idiosyncratic thoughts that subjects may generate can interfere with their access to statements that actually appear in the ad.

The recall findings seem to be noteworthy for two additional reasons. First, they replicate those observed by Cacioppo and Petty (1979, experiment 2), who elevated elaboration via repetition. Thus, these data bolster support for the mechanism believed to underlie the effects. Second, they call into question Lord’s (1980) interpretation of his observation that, compared with processing items in relation to a referent other than the self, engaging in semantic self-reference heightened recall, while engaging in image-based self-reference reduced recall. Lord reasoned that because people’s perceptual receptors (i.e., eyes) are poorly located for observing themselves, the images (but not the semantic propositions) people form when relating objects to themselves tend to be nonvivid or unelaborate, thereby impeding recall. Our observation that the visual perspective used in an ad photo can elicit image-based self-reference that, at times, enhances recall seems to cast doubt on the preceding view. A more viable interpretation of Lord’s data, and one that is consistent with the image vividness ratings his subjects produced as well as our findings, is that his subjects who relied on image-based self-reference engaged in extremely high elaboration. As our data indicate, such a level of elaboration can undermine recall.

Our research also makes several practical contributions. One is the identification of two highly implementable ways of prompting self-reference, namely, the use of ad photos that display scenes from an active participant’s rather than a detached observer’s perspective and the use of ad copy expressed in second-person rather than third-person wording. A second such contribution follows from our observation that ad recipients seem to respond to nonsalient self-reference prompts only when they are sufficiently motivated to attend to an ad carefully. Our findings indicate that the use of ads that depict a negative rather than a positive outcome may
represent a viable, yet often overlooked, means of stimulating attentive ad processing.

Two aspects of our study merit further discussion. One is the weakness of some of our findings, typically those for the dating service rather than the auto insurance ad. Although we cannot say for certain, this may have occurred because the negative outcomes depicted in the dating service ad posed negative consequences that were social rather than physical. These negative social consequences may not have been sufficiently compelling to prompt subjects to process the ads with great care.

A second issue that warrants discussion is how outcome favorableness could have affected how carefully subjects processed the ad, given that it was manipulated in each ad. Such an observation suggests that all subjects, including those who ultimately failed to attend to the ad carefully (e.g., positive ad outcome condition), must have processed the ad claims to some degree or else they could not have responded to the favorableness of the ad’s outcome. We suspect that the latter was the case because demands inherent to the experimental setting prompted subjects to engage in at least a cursory level of message processing. This notwithstanding, this observation does not conflict with our finding that only subjects who attended very carefully to the ad processed it in detail and were responsive to the self-reference prompts.

Several remaining issues still await investigation. One is how repetition might influence the persuasiveness of ads that encourage self-reference. Given sufficient repetition, ads that depict a positive outcome may produce the same inverted U-shaped pattern of effects that we observed when ads depicted a negative outcome. That is, increases in repetition may overcome the lack of careful processing people devote to ads featuring positive outcomes, such that eventually ad recipients might become responsive to prompts that encourage self-reference. Given extremely high levels of repetition, however, ads that portray negative outcomes and that otherwise produce a moderate level of self-reference may succumb to the wearout that characterizes extremely high self-reference contexts. Thus, the impact of repetition and outcome favorableness on the persuasiveness of messages containing self-reference prompts may be interchangeable.

Another issue awaiting further inquiry is the threshold beyond which an ad that depicts a negative outcome evokes a fear-arousing response, which is likely to terminate processing and, thus, undermine the beneficial effects potentially invited by other ad elements that may foster a moderate level of self-reference. A possible example of such a borderline appeal is a recent ad for Aetna’s Managed Care Plan. This ad contains only a small block of copy, which invites the reader to solicit more information from the health plan provider. The headline, however, is cast in enormous type against a solid black background and reads: “You’re naked. Afraid. There’s a tube sticking into your arm. What’s going to happen next?” Whether appeals like this one prompt a desirable, moderate level of self-reference or extreme anxiety and fear remains uncertain.

APPENDIX

FIGURE A1

CAR INSURANCE AD: POSITIVE OUTCOME WITH SECOND-PERSON WORDING AND PARTICIPANT AD PHOTO PERSPECTIVE

You are driving in your car.
Feeling calm. Relaxed.
Your mind wanders as you muse about last night’s dinner with friends.
Suddenly a child dart’s in front of your car.
Your heart races as you hit the brakes.
Perspiring, you sigh in relief as you realize the child is alright.

It’s because of life’s unforeseen moments that you’re grateful that you’re covered. Not just by any insurance, but Universal Auto Insurance. Reliably and solidly behind you all the way.

Universal Auto Insurance
FIGURE A2
CAR INSURANCE AD: NEGATIVE OUTCOME WITH THIRD-PERSON WORDING AND OBSERVER AD PHOTO PERSPECTIVE

He is driving his car; feeling calm, relaxed.
His mind wanders as he muses about last night’s dinner with friends.
Suddenly a child darts in front of his car.
His heart races as he hits the brakes.
Panicking, he grapples in shock as he realizes the child has been hit.

It’s because of life’s unforeseen moments that he’s grateful that he’s covered. Not just by any insurance, but Universal Auto Insurance. Reliably and solidly behind him all the way.

Universal Auto Insurance

FIGURE A3
DATING SERVICE AD: POSITIVE OUTCOME WITH SECOND-PERSON WORDING AND PARTICIPANT AD PHOTO PERSPECTIVE

If You’re Tired of a Social Life that Consists of Meaningless Conversations with Characters Like These, Try New Horizons.

Perhaps it’s time for you to be more selective in choosing who you spend time with. So you decide to join a dating service. And here you are. You arrive at the restaurant at 7:30 pm just as you arranged. Despite a mild case of nervousness, you’re anxiously awaiting meeting the first date. For one last time you brush back a few stray hairs, wait for the stomach butterflies to flutter past, and then walk into the restaurant. You jaw suddenly drops in delight. You’ve spotted your date who’s light up in a dream you’ll never want to wake up from.

Don’t just choose any dating service. Call New Horizons, the dating service that’s truly more selective and different from the rest. We conduct complete reference and compatibility checks on all clients.

New Horizons.
FIGURE A4

DATING SERVICE AD: NEGATIVE OUTCOME WITH THIRD-PERSON WortDING AND OBSERVER AD PHOTO PERSPECTIVE

If One Is Tired of a Social Life that Consists of Meaningless Conversations with Characters Like These, Try New Horizons.

Many people feel it's time to be more selective in choosing who one spends time with. So they decide to join a dating service. Here's the experience of one such dating service client. Our glowing client arrives at the restaurant at 7:30 PM just as arranged. Despite a mild case of nervousness, our hopeful soul is graciously awaiting meeting this first date. For one last time our friend brushes back a few stray hairs, waits for the stomach butterflies to flutter past, and then walks into the restaurant. The client's jaw suddenly drops in disbelief. Our dear friend has spotted the evening's date who is right out of a nightmare one can't wait to wake up from.

Don't just choose any dating service. Call New Horizons, the dating service that's truly more selective and different from the rest. We conduct complete reference and compatibility checks on all clients.

New Horizons.

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