The Impact of Source Credibility on Saudi Consumer's Attitude toward Print Advertisement: The Moderating Role of Brand Familiarity

Methaq Ahmed Abdulmajid Sallam

Community College, Department of Business Administration, Najran University

PO box 1988, 11001 Najran, Saudi Arabia

Tel: 966-54-131-9411   E-mail: methaq68@yahoo.com or m_2000amiry@yahoo.com

Abstract

An endorser or a spokesperson is frequently used by marketers in their product advertisements as a credible source that is hoped to influence the attitude of consumers in the marketplace toward the shown advertisement, the brand and most importantly their purchase intentions. Corporate credibility C/C – the reputation of a company for honesty and expertise is another type of source credibility that is said to influence consumers' reaction to the shown product advertisements and shape their attitudes to brands. The present study assessed the impact of both source credibility (corporate credibility (C/C) and endorser credibility En/C) on Saudi consumers' attitude toward advertising (Aad), attitude toward brand (Ab), and purchase intention (PI) when brand familiarity is tested. A study carried out in Saudi Arabia using 150 respondents as consumers who used cover head product of (AL-Bassam). Path analysis confirmed that, attractiveness of endorser had strengthened impact on (Aad), then expertise, while no effect for endorser trustworthiness on (Aad). While trustworthiness is significant in all C/C relations with the other variables (i.e. Aad, Ab and PI), there is no effect for PAB on relationship between (Aad) and (Ab).

Originality/value - In this study, the said relationships amongst the six variables are revisited. The difference lie in the use of Saudi consumers, a developing country compared to developed countries in past studies, in addition to the use of a real advertisement including (product, endorser and company) rather than make believe advertisement. This will provide the first insight on Saudi consumer's behaviour.

Paper type – research paper

Keywords: Corporate credibility, Endorser credibility, Attitude towards advertisement, Attitude towards brand, Prior attitude toward brand, Purchase intention, Consumers, Saudi Arabia

1. Introduction

The importance of understanding consumers' processes and activities that people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services to satisfy their needs and desires to marketers are very well acknowledged (Taflinger, 1996). The understanding is crucial to guide marketers to discover the stimuli that they can create to motivate consumers to form positive perception, opinion and attitude about the company's image and purchase intention of their products. In short, the understanding helps marketers in predicting consumers' behaviour within the consumption process.

Advertising is one medium that has been continuously used to influence consumer behaviour. Although there are few factors that can form and influence the consumer's attitude towards advertising such as target characteristics, source characteristics, message characteristics, and cognitive routes; the concept of credibility in advertisement continues to be of interest to scholars and practitioners in marketing and advertising (Goldsmith et al., 2000; Ferle et al., 2005). Source credibility (e.g. endorser and corporate credibility) that is portrayed within an advertisement is considered as one of the most important of all stimuli that marketers use to build and enhance consumer's attitude toward advertisement (Aad), and is assumed to have an effect on the other behavioural outcomes such as attitude toward brand (Ab), and purchase intention (PI). The purpose of this study is to explore the relationship between dual source credibility (e.g. corporate and endorser credibility) and attitude toward advertisement, attitude toward brand and purchase intention. In addition, this study will explore the relationship between attitude toward

advertisement with attitude toward brand and purchase intention. And finally, the relationship between attitude toward advertisement and attitude toward brand when prior attitude toward brand is tested will be illustrated.

2. Advertising in Saudi Arabia

Saudi Arabia is the largest advertising market in the middle-east, making up 40% of all advertising expenditures. With their relatively high per-capita income and market-oriented economy, the Saudis, have become the main target of producers of consumer goods. This opportunity has made international advertising agencies to flock in the country. Print media take up the bulk of advertising expenditures in Saudi Arabia, with newspapers accounting for 61%, magazines 23% and television just 16%, (Luqmani et al., 1989).

3. Literature Review

3.1 Attitude

Attitude is an individual's internal evaluation of an object such as a branded product, and has been an important concept in marketing research since 1960s. Hoyer and MacInnis (1997) define attitude as "relatively global and enduring evaluation of an object, issue, person, or action". There are two major reasons for this long-term interest. First, similar to Hoyer and MacInnis's definition, attitudes are often considered relatively stable and are enduring predisposition for consumer to behave in particular way (Fishbein & Ajzen, 1975). Thus, consequently, they should be useful predictors of consumers' behavior towards a product or service (Oskamp c.f. Wu, 1999). Second, several theoretical models on the attitude construct can be found in social psychology literature especially through studies by Fishbein and Ajzen (1975) that have stimulated attitudinal research in marketing.

Previous studies have referred attitude towards specific dimensions such as attitude towards advertiser (Lutz, 1983), attitude towards advertisement and attitude towards brand (Goldsmith et al., 2000). The present study is focusing on two of them, which are, attitude toward advertisement (Aad) and attitude toward brand (Ab).

The literature defines attitude toward advertisement (Aad) as "a predisposition to respond in a favourable or unfavourable manner to a particular advertising stimulus during a particular exposure situation" (Mackenzie, Lutz & Belch, 1986; Biehal, Stephens & Curlo, 1992). At times one's attitude toward an object can affect his/her attitude toward another object with which it is associated (Hoyer et al., 1997). In other words, a consumer's liking of advertising may be eventually transferred to the brand portrayed in the advertising. Thus, (Aad) plays an important role in affecting the consumer's attitude toward brand (Ab), and his/her purchase intention in either direct and/or indirect ways.

Attitude toward brand (Ab) is a "predisposition to respond in a favorable or unfavorable manner to a particular brand after the advertising stimulus has been shown to the individual" (Phelps & Hoy, 1996). (Ab) has been found to play an important role in affecting the consumer's purchase intention (Goldsmith et al., 2000; 2002; Gresham & Shimp, 1985; Yi, 1990).

Purchase Intention (PI) refers to the predisposition to buy a certain brand or product (Belch et al., 2004). PI also indicates how likely it is that the individual would purchase a product (Phelps & Hoy, 1996). Many previous studies have used (PI) as a dependent variable (Goldsmith et al., 2000; Yi, 1990; Saliagas, & William, 1987; Machleit & Wilson, 1988).

3.2 Source Credibility

It has long been established that the characteristics of a message source can affect attitude, and one of the heavily researched characteristics is the credibility of the source. Guillama (2000) mentioned that one of the first researchers who studied source credibility was Hovland along with his colleagues (Hovland et al., 1953).

Understanding and defining source credibility in advertising and speech communication context is often confusing because many different operationalizations have appeared in the literature review. For example, experimental studies, often consider source credibility as a categorical variable, in the sense that individuals are presented as having high or low credibility, e.g. Goldsmith et al. (2000; 2001; 2002). In other studies, this term used to describe using labels like ethos, prestige, reputation, status, authority, competence, and so on Ohanian (1991).

Ohanian (1990) mentioned that "source credibility" is a term commonly used to imply a communicator's positive characteristics that affect the receiver's acceptance of a message. Source credibility models found in the literature review come from the source credibility model of Hovland et al. (1953) who consider expertise and trustworthiness as the characteristics of source, and attractiveness model which focuses on the character of attractiveness. Both models are usually used together in advertisements to enhance the consumers' attitude and purchase intention (PI).

Source credibility has been a variable used in many previous studies that dealt with the consumers' attitude toward advertising, their brand attitude, and purchase intention (Lutz, Mackenzie & Belch, 1983; Mackenzie & Lutz, 1989; Goldeberg & Hartwick, 1990; Haley, 1996; Goldsmith et al., 1999; 2000; 2002; Newell & Goldsmith, 2000; 2001; 2002; 2004). The literature cited the three dimensions of source credibility as expertise, trustworthiness, and attractiveness. Many studies have either categorized both expertise and trustworthiness within corporate credibility (Goldsmith, Lafferty & Newell, 2000; 2002; 2004; Goldsmith et al., 2001), or they have included all three of the above-mentioned dimensions within endorser credibility (Ohanian, 1990; 1991; Yoon et al., 1998; Goldsmith et al., 1999; 2000; 2002; 2004). According to Goldsmith, Lafferty & Newell (2000) when the corporation is the source, attractiveness is a less applicable descriptor compared to when a person is considered as a source. Thus, they argued that the tri-component model of expertise, trustworthiness and attractiveness works well only when the source credibility refers to a person (endorser) as the information source. And when the corporation is the source, expertise and trustworthiness are its suitable characteristics. According to Yoon et al. (1998) and Anderson et al. (1970) source credibility can be conceptualized as a "weight" that can enhance the value of information in a message.

Although various dimensions have been proposed, most of the studies have suggested that expertise and trustworthiness are two of the most important and enduring components of source credibility. In advertising context, attractiveness has also been suggested as a component of source credibility (Ohanian, 1990).

Expertise and trustworthiness can be regarded as the bases for both corporate and endorser credibility, but the decision to use attractiveness is further motivated by the fact that attractiveness has become an important factor through the increasing use of celebrities as endorsers for products, services and /or social activities. In other words, when source credibility refers to a person as the information source, this tri-component model of expertise, trustworthiness and attractiveness makes good theoretical and empirical sense. But when the information source is a corporation, attractiveness seems a less applicable descriptor (Ohanian, 1990; Goldsmith et al., 2000).

Some of these studies (Lafferty et al., 2000, 2002; Goldsmith & Lafferty, 1999; Lutz et al., 1983) used source credibility's role in enhancing the consumer's attitude toward advertisement, attitude toward brand, and purchase intention. Here, the study gives idea about the main variables which will be used. The main variables are the dual source credibility (e.g. corporate and endorser credibility) and the explaining about them as follow:

3.3 Corporate Credibility (C/C)

C/C is defined as the extent to which consumers believe that a firm can design and deliver products and services that can satisfy customer's needs and wants (Goldsmith et al., 2000). Previous studies used corporate credibility as antecedent of attitude toward advertisement, attitude toward brand, and purchase intention, and they mentioned that C/C have two dimensions which namely trustworthiness and expertise (Goldsmith et al., 2002).

3.4 Endorser Credibility (EN/C)

An endorser is any individual who enjoys public recognition and who uses this recognition on behalf of a consumer good by appearing with it in an advertisement (Ohanian, 1991). En/C in this study refers to a term used to imply a communicator's positive characteristics that affect the receiver's acceptance of a message (Ohanian, 1990). Previous studies also used endorser credibility as antecedent of attitude toward advertisement, attitude toward brand, and purchase intention, and they mentioned that En/C have three dimensions which namely trustworthiness, expertise and attractiveness (Goldsmith et al., 2002; Ohanian, 1990). This study will focus in explaining the relationship between source credibility (e.g. corporate and endorser credibility) and attitude toward advertisement, attitude toward brand and purchase intention, and also it will clear the relationship between others variables which used in this study. The next section will explore that as follow:

3.5 Corporate Credibility's Relationship with Attitude toward Advertisement, Brand Attitude and Purchase Intention

When the consumer has knowledge and positive perception about a company, it leads him/her to like its advertisement and form a positive attitude toward the advertisement itself. Previous studies stress that when consumers are familiar with a corporation, they have already developed some perception about the credibility of that company. The familiar company is seen as "representative of an accumulation of both information and experience acquired over time" and the process by which attitude toward the advertiser affects (Aad). So, C/C is said to have a direct relationship with (Aad) (Goldsmith, 2000).

Consumers who are familiar with a company usually have already had some information and experience about the company and its brand. Thus, positive corporate credibility will most likely enhance the value of company's licenses, products, and services because consumers use the information they have to help with their evaluation of

the brand. Previous studies also confirm that when a consumer's perception is positive toward a company, a positive attitude toward its advertised brand will be consequently formed. In addition, according to the ELM (Elaboration Likelihood Model), when C/C is linked to the central route of (Ab), the consumer will be interested to form a positive attitude toward the brand (Goldsmith et al., 1999, 2002).

It has been also said that the consumer with positive perception toward a company will form a positive (PI). Previous studies also stress that C/C influences (PI) because consumer perceptions of the trustworthiness and expertise of a company are part of the information they use to judge the quality of the company's products. Thus C/C is said to have a direct relationship on consumer's purchase intention (PI). In addition, according to the ELM (Elaboration Likelihood Model), C/C is linked to the central route of attitude of brand, and this leads the consumer to form positive (PI) (Goldsmith et al., 1999; 2000; 2002). Furthermore, C/C has an indirect relationship with (Ab) through (Aad). When the consumer is interested with the advertisement, he or she is expected to form a positive attitude toward the brand that available in the advertisement. C/C also has an indirect relationship with (PI) through (Ab). According to the Elaboration Likelihood Model (ELM) this happens when the consumer possesses a central route of persuasion toward the brand. The central route is particularly relevant to attitude change when the consumer's motivation or ability to assess the attitude-object is high, and that this process of evaluating occurs via the central route rather than the peripheral route (Schiffman & Kanuk, 1994). This process makes the consumer evaluate the attitude-object associated with the company that is behind the brand (Belch & Belch, 2004).

In general, scholars have investigated so far about the association between C/C and (Aad). They found out that C/C has a positive and significant effect on attitude toward advertising (Goldsmith et al., 1999; 2000; 2001; 2002, Goldberg et al., 1990). They also found out that C/C has a positive and significant effect on (Ab) (Goldsmith et al., 1999; 2000; 2001; 2002).

Regarding (C/C – PI) relationship, previous studies done have investigated two effects - direct and indirect. The direct effect was studied by Goldsmith et al. (1999; 2000; 2001; 2002) and Davis (1994); while, the indirect effect through (Ab) or (Aad) & (Ab) which was studied by Lutz, Mackenzie, & Belch (1983) or through (Aad) and (Ab) carried out by Lafferty et al. (2002). To sum up, the previous studies found out that C/C had direct and indirect effects on (Aad), (Ab), and (PI).

The next section explores the relationship between endorser credibility En/C and attitude toward advertisement (Aad), attitude toward brand (Ab) and purchase intention (PI).

3.6 Endorser Credibility's Relationship with Attitude toward Advertisement, Brand Attitude and Purchase Intention

If a consumer has a positive perception about an endorser that appears in an advertisement, this will lead him or her to form a positive (Aad).

Previous studies confirm that a credible endorser can serve as an important antecedent in the evaluations of advertisements and brands. Specifically, a credible endorser has shown to have a positive effect on the consumers' (Aad) (Goldsmith et al., 1999; 2000; 2002; Goldberg et al., 1990; Mitchell et al., 1981; Mackenzie, Lutz & Belch, 1986). Thus, En/C has a direct relationship with (Aad). On the other hand, En/C has an indirect relationship with (Ab) through (Aad); when a consumer is interested with an advertisement, he or she will form a positive attitude toward the advertised brand that is available in the advertisement.

Previous studies show that there is an indirect relationship between En/C and (Ab) (Goldsmith et al., 1999). This is consistent with the literature on (Aad) according to the Elaboration Likelihood Model (ELM). Endorser credibility is linked with the peripheral route to attitude to advertising, thus En/C has an indirect relationship with (Aad). Because endorser credibility is linked with the peripheral route to attitude, the endorser has a delicate relationship with (PI) based on (Aad). Previous studies also confirm that En/C has an indirect relationship with (PI) through (Aad) and this happens when the consumer possesses an effective response toward (Ad); then he or she forms a positive PI toward the company's product or service (Goldsmith et al., 2000).

That En/C has a totally positive and significant effect on (Aad) (Goldberg et al., 1990; Goldsmith et al., 1999; 2000; 2001; 2002; Ferle et al., 2005). Some scholars also explored and discovered that En/C has a positive and significant effect on (Ab) through (Aad) (Goldberg et al., 1990; Yoon et al., 1998; Goldsmith et al., 1999; 2000; 2001, 2002; Ferle et al., 2005). Finally, they found out that En/C has a significant and positive effect on (PI) either through (Aad) or (Ab) (Yoon et al., 1998; Goldsmith et al., 1999; 2000; 2001; 2002; Ferle et al., 2005).

3.7 The Relationship between Attitude toward Advertisement (Aad), Attitude toward Brand (Ab) and Purchase Intention (PI)

Attitude towards advertisement (Aad) has been defined as a predisposition to respond in a favorable or unfavorable manner to a particular advertising stimulus during particular exposure situation (Mackenzie, Lutz & Belch, 1986; Biehal, Stephens & Curlo, 1992). In a print advertisement for example, consumers will be depending very much on the picture(s) and information about the product that are inserted in it to motivate them to take a closer look at and continue reading it. An advertisement that provides good picture(s) may give a significant impact as the picture(s) help reader consumers to get "connected" with the product. Consumers can get closer to the product as they experience certain feeling(s) from watching the product e.g. the product seems authentic, credible and real (Brosius, Donsbach & Birk, 1996). According to Garcia and Stark (1991) novel in-text picture(s) are identified as (advertisement) content component(s) that are most likely to foster curiosity and thus motivate readers to continue reading. This is in addition to the line of catchy words (especially in the headline) that are carefully positioned to attract consumers when they read them (Boduch, 2001 in Ng, 2009). A good advertisement can change one's perception as has been proven by N.W. Ayers, a New York based advertising agency on whom in 1938 was given a task of changing public perception towards diamond from a "one time object of financial investment" to being a "symbol of commitment and everlasting love" (Jhally, 2003 c.f. Ng 2008). Today, we can see that the perception of romantic love is associated with the giving of diamonds to the loved ones. The present study assumes that attitude toward advertisement is already available with any consumer. As the consumer is exposed to an advertisement, its influence can be observed through consumer's reactions such as his/her persuasion speech (can be either positive or negative) about the brand on other people and his/her own behavior towards it. The uniqueness of (Aad) is that it has been used as antecedent to other variables or independent variable (e.g. Biehal et al., 1992), mediating variable (e.g. Ugur & Abdulla, 1993), even as dependent variable (e.g. Holbrook et al., 1987; Yi, 1990; Edell & Burke, 1987; Homer & Yoon, 1992) in past studies. Its usage depends very much on the way of how it is perceived and positioned by the researchers.

Many studies considered attitude towards advertisement (Aad) as the main input of attitude towards brand (Ab), with both (Aad) and (Ab) hypothesized to have an effect on consumers' purchase intention (PI). Many previous studies have attempted to model the advertising effects that are assumed to happen through the flow of casual relationship between (Aad-Ab), (Aad-PI), and (Ab-PI). The advertising effect models can be found in studies such as Goldsmith et al. (1999; 2000; 2001; 2002) and Shimp and Gresham (1985). Attitude toward brand (Ab) is defined as a predisposition to respond in a favourable or unfavourable manner to a particular brand after the advertising stimulus has been shown to the individual (Phelps and Hoy, 1996). Previous studies indicated that (Aad) and (Ab) are not considered as one variable as they are different from each other, and had been used as separated variables (e.g. Goldsmith et al., 2000; 2002). The difference between the two, i.e. (Aad) and (Ab) is very clear from each one's given definition in the literature.

Messages in advertisements may affect the relationship between (Aad) and (Ab), specifically when consumers are not familiar with the advertised brand due to their lack of prior knowledge on which to base their (Ab) evaluation. Thus, they are more likely to rely on (Aad) in forming their (Ab). Consumers with prior brand familiarity, by contrast, are more likely to draw on their existing brand knowledge, attenuating the influence of attitude towards specific advertisement (Aad) on (Ab). Therefore, the effect of (Aad) on brand evaluations should be greater when the advertisement is for an unfamiliar rather than a familiar brand (Machleit & Wilson, 1988; Campbell & Keller, 2003). There is a general agreement on the effect of (Aad) on (Ab) when unfamiliar brands are tested. However, the relationship between (Aad) and (Ab) is different when brand familiarity is tested. Both (Aad) and (Ab) have been assumed to have effect on consumers' purchase intention (PI) (e.g. Shimp & Gresham, 1985; Goldsmith et al., 2000; 2002). The consumer, who is effectively affected by advertising, may form a positive (Aad) that may then influence his/her (PI). A direct relationship between (Aad) and (PI) for both familiar and unfamiliar brands were found in Goldsmith et al.'s studies (2000; 2002). The relationships appear when affective responses are evoked, especially under conditions of low involvement. However, there can also be an indirect relationship between (Aad) and (PI) through (Ab), as will appear when the consumer develops a positive (Aad) which leads him or her to form (Ab) before starting to build a positive (PI) (Shimp & Gresham, 1985; Mackenzie, Lutz & Belch, 1986; Brown & Stayman, 1992; Yoon et al., 1998). Phelps & Hoy (1996) in their study found out there is a significant effect of (Aad) on (PI) for both familiar and unfamiliar brands. Saliagas & William (1987), in their study, found out that (Aad) had an effect on (PI). However, Shimp & Gresham (1985) found out that (Aad) had both the direct effect on (PI) and the indirect effect through (Ab). In addition, Homer (1990) also found out that (Aad) had an effect on (PI). As for association between (Ab) and (PI), many studies found that (Ab) to have a positive and significant effect on (PI) (Mitchell & Olson, 1981; Shimp & Gresham, 1985; Batra & Ray, 1986; Phelps & Hoy, 1996). For example,

Shimp's (1986) study found out a strong relationship between (Ab) and (PI). Many other studies have found out positive effects of (Ab) on (PI) when familiar and unfamiliar brands were tested. (e.g. Shimp & Gresham., 1985; Batra & Ray, 1986; Rajeev et al., 1986; Homer, 1990; Karen et al., 1990; Yi, 1990; Brown & Stayman, 1992; Homer & Yoon, 1992; Phelps & Hoy, 1996). In addition, the causal sequence of (Aad – Ab – PI) relationship explored in the previous studies considered attitude towards brand (Ab) as a mediator in the relationship between (Aad) and (PI) (Mechleit et al., 1988; Phelps et al., 1996).

3.8 Brand Familiarity (B/F)

Brand Familiarity refers to the extent of a consumer's direct and indirect experience with a brand (Kent & Allen, 1994). When consumer has knowledge about any brand, this means he/she has prior attitude toward that brand.

So, prior attitude toward brand (PAB) refer to individual response to the brand before exposure to the advertising stimulus, Phelps & Hoy (1996). The prior attitude toward brand consider as function of brand familiarity, so, it plays an important role in change the relationship between attitude toward advertising and attitude toward brand and make it significant or insignificant relationship. Previous studies used (PAB) as moderator between (Aad) and (Ab), (e.g. Machleit and Wilson 1988; Phelps & Hoy, 1996), (PAB) will be used in this study as moderator between attitude toward advertisement and attitude toward brand.

From the review of literature, Fighter 1 depicted the proposed theoretical framework of the study.

4. Hypotheses – En/C Relationship with Aad, Ab, and PI

Credible endorser can serve as an important antecedent in evaluations of advertisements and brand. Specifically, a credible endorsers has been shown to have a positive effect on consumer's attitude toward ad, (e.g. Goldsmith et al., 1999; 2000; 2002; Goldberg, et al., 1990; Mitchell et al., 1981; Mackenzie, Lutz, and Belch, 1986). So, Endorser credibility has direct relationship with (Aad). In addition, endorser credibility has indirect relationship with (Ab) through (Aad) when consumer is interested with (Ad) he/she will form positive attitude toward the advertised brand that available in the (Ad). Also, Endorser credibility has indirect relationship with (PI) through (Aad) and this happen when consumer possess affective response toward (Ad) then he/she form positive purchase intention toward company's product or service, Goldsmith et al. (2000). The contribution of this study, it tries to assume direct relationship between En/C and (Aad), (Ab), and (PI). Thus, this study hypothesis that:

H1: Endorser credibility has direct and positive relationship with (Aad).

Corollary hypotheses are as follows:

H1.1: attractiveness of endorser credibility has direct and positive relationship with (Aad).

H1.2: trustworthiness of endorser credibility has direct and positive relationship with (Aad).

H1.3: expertise of endorser credibility has direct and positive relationship with (Aad).

H2: Endorser credibility has direct and positive relationship with (Ab).

Corollary hypotheses are as follows:

H2.1: attractiveness of endorser credibility has direct and positive relationship with (Ab).

H2.2: expertise of endorser credibility has direct and positive relationship with (Aad).

H2.3: trustworthiness of endorser credibility has direct and positive relationship with (Ab).

H3: Endorser credibility has direct and positive relationship with (PI).

Corollary hypotheses are as follows:

H3.1: attractiveness of endorser credibility has direct and positive relationship with (PI).

H3.2: expertise of endorser credibility has direct and positive relationship with (PI).

H3.3: trustworthiness of endorser credibility has direct and positive relationship with (PI).

4.1 Hypotheses - C/C Relationship with Aad, Ab, and PI

Previous studies indicate that when consumers are familiar with a corporation, they have already developed some perception about the credibility of that company. The familiar company is seen as a "representative of an accumulation of both information and experience acquired over time" and the process by which attitude toward the advertiser affects attitude toward the advertisement. As such, corporate credibility (C/C) has a direct relationship with attitude toward advertising (Aad) (Goldsmith, 2000). Following this, the study hypothesized that corporate credibility (C/C) (with expertise and trustworthiness as its components) has a direct relationship with (Aad), (Ab), and (PI).

H4: Corporate credibility (C/C) has a direct, positive relationship with attitude toward advertising (Aad).

H4.1: Corporate credibility's (C/C) expertise has a direct, positive relationship with attitude toward advertising (Aad).

H4.2: Corporate credibility's (C/C) trustworthiness has a direct, positive relationship with attitude toward advertising (Aad).

Previous studies also confirm that when the consumer's perception is positive toward a company, this in turn helps to form a positive attitude toward its advertised brand. In addition, according to the ELM (Elaboration Likelihood Model), corporate credibility (C/C) is linked to the central route of attitude of the brand that he/she will be interested in, to form a positive attitude toward the brand (Goldsmith et al., 1999; 2002). As such, this study hypothesized that:

H5: Corporate credibility (C/C) has a direct, positive relationship with attitude toward brand (Ab).

H5.1: Corporate credibility's (C/C) expertise has a direct, positive relationship with attitude toward brand (Ab).

H5.2: Corporate credibility's (C/C) trustworthiness has a direct, positive relationship with attitude toward brand (Ab).

According to Goldsmith et al. (2000) when consumers possess a positive perception toward a company, this in turn helps to form his/her positive purchase intention (PI). Previous studies also indicate that corporate credibility C/C influences purchase intention (PI) because consumer perceptions of the trustworthiness and expertise of a company are part of the information they use to judge the quality of the company's products (Goldsmith, et al., 2000) In other words, corporate credibility C/C is said to have a direct relationship with purchase intention (PI) and is hypothesized below:

H6: Corporate credibility (C/C) has a direct, positive relationship with purchase intention (PI).

H6.1: Corporate credibility's (C/C) expertise has a direct, positive relationship with purchase intention (PI).

H6.2: Corporate credibility's (C/C) trustworthiness has a direct, positive relationship with purchase intention (PI).

In term of brand familiarity and prior attitude toward brand in this study, the role of brand familiarity and prior attitude toward brand as moderator between Aad-Ab. Although there is general agreement that attitude toward advertising (Aad) effects brand attitude (Ab) when unfamiliar brands are tested (Machleit & Wilson, 1988; Mackenzie et al., 1986) there is disagreement to wherethere (Aad) influences (Ab) for familiar brand. The literature has noted that one's attitude toward advertising can influence his/her attitude toward brand (Batra & Ray, 1986).

However, whether the outcome is significant or insignificant will depend on his/her prior attitude toward that brand which

Present about his/her familiarity with the brand so, previous studies used (PAB) as moderator, (Machleit & Wilson, 1988; Phelps & Hoy, 1996). Thus, this study hypothesizes that:

H7- the higher the prior attitude toward brand the higher the relationship between attitude toward advertising (Aad) and the attitude toward brand (Ab).

5. Methodology

5.1 Choice of Real Product Advertisement

Saudi's consumer who act as users of cover head product (AL-Bassam) were considered the population for this study. However, since this will include many of them only Saudis' men, who wear and use AL-Bassam product were selected as samples. To achieve the objective, an advertisement for a very popular and well known brand for a cover head product in Saudi Arabia i.e. Al-Bassam, was chosen to be evaluated by Saudi's consumers. A total of 150 questionnaires were personally distributed to selected group of Saudi's consumers. The questionnaires contain a full-page advertisement of the Al-Bassam brand (on which the company's name was stated clearly in the advertisement to represent the C/C aspect and also the picture of the person who endorses the brand to represent the EN/C and a series of related questions pertaining to the objectives of the study.

These men were invited to a showing of an advertisement and then were asked to fill in a survey questionnaire. A five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree were used to measure responses for all C/C, (Aad), (Ab) and (PI) variables in the study. To measure C/C, Newell and Goldsmith's (2001; 2002) instrumentation were closely followed although there were items on which were developed specifically to suit the study's objectives. C/C was initially proposed as two-dimensional; i.e. expertise (3 items) and trustworthiness (4

items). This study however enlisted 4 items to be measured for expertise dimension (3 from Newell and Goldsmith (2001), 1 self-developed) and 6 items for trustworthiness (4 from Newell and Goldsmith (2001), 2 self-developed). In addition, to measure En/C, Newell and Goldsmith's (1999) instrumentation were closely followed although there were items on which were developed specifically to suit the study's objectives. En/C was initially proposed as three-dimensional; i.e. expertise (6 items) five adopted from (Goldsmith et al., 1999), 1 self-developed. Trustworthiness (5 items), while attractiveness (4 items). This study however enlisted 4 items to be measured for expertise dimension (3 from Newell and Goldsmith (2001), 1 self-developed) and 6 items for trustworthiness (4 from Newell and Goldsmith (2001), 2 self-developed). For (Aad), the study adapted Holbrook & Batra (1987) and Goldsmith et al.'s (1999; 2002) instruments; whereas for (PI), the study adopted the three items measure from Goldsmith et al. (1999; 2002) study. Lastly, this study adapted (Oliver and Bearden, 1985) instruments, as they used three items for (PAB).

6. Results

Of the total 150 respondents surveyed, all of them use cover head product AL-Bassam,   most of them were found to be not married (76.8 percent), either already possessing a first degree (69.6 percent) or are now studying for their first degree (30.4%). Majority of respondents were their age less than 26 (77.2%). In addition, the majority of them only paid occasional attention to the advertisements shown in the newspapers (62%) and magazines (51%). However, approximately 95.6% of them admitted their concern about the brand of cover head that they used in their wearing.

6.1 Multiple Regression Analysis

The multiple regression analysis is the statistical technique used to analyze the relationship between a single dependent (criterion) variable and several independent (predictor) variables (Hair et al., 1998). In order to test the hypothesis, the multiple regression analysis was used to find the variance of purchase intention that is explained by the two constructs of main interest in this study, namely, expertise and trustworthiness within corporate credibility C/C variable. It was also used to test the impact of C/C on attitude toward advertising (Aad) and attitude toward brand (Ab) as well as to compare the difference of impact between dimensions of corporate credibility on attitude toward advertising (Aad) and attitude toward brand (Ab). The results of this analysis provide answers for the hypotheses tested in this study. **Table 1 shows** that the two dimensions of C/C explained 0.07 of the variance in (Aad) (R^2 =.07). The dimension of trustworthiness in C/C was found to be positively and significantly associated with (Aad), (β = .30, P<0, 01), while expertise (β = -0 .07, P>0, 01), was negatively associated with (Aad). These results mean that Hypothesis 1 (H1) is only partially accepted (only H1.2 (trustworthiness) is accepted whereas H1.1 (expertise) is rejected). From the results in **Table 2** which is trying to explain the effect of C/C on (Ab), it was found that the two dimensions of C/C explained only 0.20 of the variance in (Ab) (R^2 =. 20). The dimension of trustworthiness in C/C was found to be positively and significantly associated with Ab, (β = .48, P<0, 001), while the dimension of expertise (β = -0 .05, P>0, 01) was negatively associated with Ab. Thus, Hypothesis 2 **(H2)** can only be partially accepted (**H2.2** - accepted, **H2.1** – rejected). as shown in **Table 3,** It was found that the two dimensions of C/C explained 0.07 of the variance in (PI) (R^2 =. 07). The dimension of trustworthiness in C/C was found to be positively and significantly associated with (PI), (β = .30, P<0, 001), while the dimension of expertise (β = -0 .04, P>0, 01) was negatively associated with (PI). Thus, Hypothesis 3 **(H3)** can only be partially accepted (**H3.2** – accepted, **H3.1-** rejected). In terms of H4, the multiple regression analysis is also used in order to test hypothesis 4, the multiple regression analysis was used to find the variance of purchase intention that is explained by the three constructs of main interest in this study, namely, expertise, trustworthiness and attractiveness within endorser credibility En/C variable. It was also used to test the impact of En/C on attitude toward advertising (Aad) and attitude toward brand (Ab) as well as to compare the difference of impact between dimensions of endorser credibility on attitude toward advertising (Aad) and attitude toward brand (Ab). The results of this analysis provide answers for the hypotheses tested in this study. **Table 4** shows that the three dimensions of En/C explained 0.40 of the variance in (Aad) (R^2 = .40). the two dimensions of (En/C) were found positively and significantly associated with (Aad), Attractiveness (β = .40, P<0,01), and expertise (β = .38, P<0,01), while, Trustworthiness was negatively and it is not significantly associated with (Aad), (β = -0 .40, P>0,01), it is obvious then that Hypothesis 4 (H4) and two of its corollary hypothesis, i.e. H4.1, H4.3 are accepted, while H4.2 is rejected. From **table 5**, the results shows that the three dimensions of En/C explained 0.18 of the variance in (Ab) (R^2 = .18). the three dimensions of En/C were found positively associated with (Ab), but attractiveness has positive and significant on (Ab) (β = .20, P<0,01), while, trustworthiness and expertise were   not positively and significantly associated with (Ab), as trustworthiness (β =   .16, P>0,01),   and lastly, expertise (β = .15, P<0,01), then that Hypothesis 5 (H5) and two of its corollary hypothesis, i.e. H5.1, H5.2, are rejected, while H5.3 is accepted. And **table 6**, shows that the three dimensions of En/C explained 0.16 of the variance in (PI) (R^2 = .16). The three dimensions of En/C were

found positively associated with (PI), attractiveness (β = .17, P<0, 01), also, expertise (β = .29, P<0, 001), while, trustworthiness was not significantly associated with (PI), (β = .011, P<0, 01), it is obvious then that Hypothesis 6 (H6) and two of its corollary hypothesis, i.e. H6.1, H6.3, are accepted while, H6.2 is rejected.

6.2 Hierarchical Regression Analyses

Hierarchal regression analysis was utilized in order to test the moderating effect of the prior attitude toward brand (PAB) on the relationship between attitude toward advertising (Aad) and attitude toward brand (Ab). Based on the suggestions of Sharma et al. (1981) a three-step hierarchal regression analysis was conducted for each moderator, namely, the model variables were entered in the first step, the moderator variable was entered in the second step, and lastly, the interaction between the moderator and the independent variable was entered. The results of the hierarchical regression analysis discussed in **table 7** which shows that when prior attitude towards brand is low, there is a significant influence of attitude towards advertisement on brand. However, there is a negligible impact between them when prior attitude towards brand is high. Lastly, in terms of mediating variable of this study which namely is attitude toward brand, after regressing (PI) with both (Aad) and (Ab), both yielded significant effects. Therefore, (Ab) is considered to be a partial mediator (Aad) and (PI).

6.3 Simple Regression Analysis

The simple regression analysis is the statistical technique used to analyze the relationship between a single dependent (criterion) variable and single independent (predictor) variables. The simple regression analysis was used to find the effect of (Aad) on (Ab). The results explore that (Aad) was found positively and significantly associated with (Ab). Similar tests were conducted for the second hypothesis that focused on the relationship between attitude toward brand and purchase intention. There is a positive and significant relationship between consumers' brand attitude (Ab) and purchase intention (PI).

7. Discussion and Implications

The objective of this study as stated earlier is to investigate the En/C and C/C relationship with (Aad), (Ab) and (PI). In terms of (En/C-Aad) relationship, the study found that endorser attractiveness was found to have a greater impact on (Aad), then, endorser expertise, while trustworthiness of endorser was negative effect on (Aad). This result reflects that Saudi consumer is impacted by attractiveness of endorser more than his expertise to trigger him toward advertisement. This result seems to contrast with previous studies' results. For example, (Yoon, et al,. 1998) as they found that attractiveness has more effect on (Aad) than other dimensions. In terms of the relationship between (En/C and Ab), it found that attractiveness has positive and significant on (Ab) while, trustworthiness and expertise were not positively and significantly associated with (Ab), then that Hypothesis 2 (H2) and two of its corollary hypothesis, i.e. H2.1, H2.2, are rejected, while H2.3 is accepted. This result reflects that Saudi consumer is impacted by attractiveness of endorser only, while he has no trust on the endorser expertise and trustworthiness. This result conflicted with study of (Yoon, et al., 1998) that claimed that, trustworthiness had significant effect on (Ab), but this study, explored that attractiveness has significant effect. In terms of the effect of corporate credibility En/C on (PI) – (H3), the study found that endorser expertise and attractiveness have positive and significant effect on (PI), while endorser trustworthiness has a significant effect on (PI) as revealed in Table 3. This result agreed with study' result of (Ohanian, 1991) as she found that, expertise was more closely with purchase intention, but conflicted with her result in terms of the two dimensions of endorser credibility namely, (trustworthiness, and attractiveness), as Ohanian found that those two dimensions were significant with (PI), but, result of this study found that, trustworthiness was not significantly associated with (PI), in addition, this result conflicts with study's result of (Yoon, et al., 1998) as they found that three dimensions of endorser credibility have normal significant with (PI). (C/C-Aad) relationship, the study found that the first component, corporate expertise was found to have a negative effect, while the second component of C/C, i.e. trustworthiness has a significant effect on (Aad). This result seems to contrast with previous studies' results. For example, Goldsmith et al. (2000; 2002) found both components to be significant on (Aad). This implies that the company's expertise is not important to build Saudi consumers' attitude toward advertising compared to the trustworthiness of the company. This may be due to the low level of cultural consummation and loyalty toward the national companies. In addition, they do not have much information about the company's expertise which reflect that the companies do not give consumers much information through advertisements about their expertise which is related to the products and also do not focus on that in their advertisement. On the other hand, the study found that corporate trustworthiness has a significant and positive effect on (Aad) and this indicates that Saudi consumers have trust in these companies as they are local companies. In terms of the relationship between (C/C and Ab) - (H5) it was found that corporate expertise has a negative effect on (Ab), while corporate trustworthiness has a significant effect on (Ab). These results are similar with the results of the studies done by Goldsmith et al. (2000; 2002) in terms of corporate trustworthiness with

(Ab), but are contrasting in terms of corporate expertise with (Ab). This also shows that consumers do not believe that the company has enough expertise in the particular area related to the brand, whereby as far as results related to the effect of corporate trustworthiness on (Ab) are concerned, there is a significant effect and this shows that consumers consider the company to possess trustworthiness, and thus they purchase its products. In terms of the effect of corporate credibility C/C on (PI) – (H6), the study found that corporate expertise has a negative effect on (PI), while corporate trustworthiness has a significant effect on (PI). This result conflicts with the results of the studies conducted by Goldsmith et al. (1999; 2000; 2001; 2002) which indicate that the two dimensions of corporate credibility C/C have a significant effect on (PI). These results may reflect that the Saudi consumers either do not believe that the company has expertise although they trust it, or they only believe in its trustworthiness. Relating it to the Saudi's people culture and marketplace, it is believed it is not that they do not believe on the company's expertise rather that they do not have enough information about local firm's expertise to evaluate on. The confliction in result may also reflect Saudi consumers' behavior of consuming products that is "random" in nature, i.e. they did not organize or plan their purchase. In addition, the result may also be due to the type of product used in the advertisement of this study. Cover head product (AL-Bassam) is considered a local product produced by a local company whereas other previous studies (e.g. Goldsmith et al., 2000) used globally known product like the oil produced by a multinational company (Mobil) which has earned a high positioning (highly credible) in the marketplace. In terms of (PAB) effect on relationship between (Aad) and (Ab) (H7), this study found distinguished result, as it found that attitude toward advertising has effect on attitude toward brand but when prior attitude of brand is low, and this means there is no effect for (PAB) on the relationship between (Aad) and (Ab) when (PAB) is high. This result conflict with study of Gresham & Shimp, (1985) as they found significant effect of (Aad) on (Ab) for 6 for six familiar brands and they used prior attitude toward brand as moderator between (Aad) and (Ab), also, conflict with studies of Phelps & Hoy, (1996),   Edell & Burke, (1987). While, result of this study agreed with result's study of Machleit & Wilson, (1988) and Madden & Allen, (1990), Gresham & Shimp, (1985) as they did not find significant relationship between Aad and Ab for familiar brands, also, this study found no effect of (PAB) in the relationship between (Aad) and (Ab), just when prior attitude toward brand is low. This result reflect that Saudi consumer doesn't effect his attitude toward advertisement on attitude toward brand when his prior attitude toward brand is high and also this result reflects the importance role of advertisement here to form his (Ab), because that, there is no effect of prior attitude toward brand on the relationship between (Aad) and (Ab) when (PAB) is high. To sum up, of the two dimensions of C/C, only trustworthiness is significant in all C/C relations with the other variables (i.e. Aad, Ab and PI) there is no effect for PAB on relationship between (Aad) and (Ab). Also, the study cleared that attractiveness of endorser has more effect on (i.e. Aad, Ab and PI) than other components of endorser credibility.

8. Conclusions

This study has undertaken an in-depth review of corporate credibility C/C and its effect on (Aad), (Ab), and (PI), and beside that it explored the effect of endorser credibility on Aad, Ab, and PI. It concluded trustworthiness as significant component of C/C rather than expertise and attractiveness more significant component of En/C rather than expertise and trustworthiness. The findings provide an understanding of Saudi's consumer behavior and thus gave practitioners some ideas in understanding how to use the company credibility factor to enhance the consumers' attitude toward advertising (Aad) and brand (Ab), and their purchase intention (PI). It is hoped that the study can provide insights for further research in this area and help policy makers of companies to employ the implementation of the role of source credibility as it is found to be the main driver of consumer behavior in marketing. However, the limitations of the study need to be noted. For instance, using a sample size of only 150 consumers means that the results cannot be generalized for all Saudi consumers. And that collecting data at only one point in time knowing that source credibility is based on long-term marketing strategies that needs time to be built and to be nurtured points to the more appropriately used longitudinal approach study in order to cope with the long-time nature of the marketing strategies investigated in this study.

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Table 1. H1 - The effect of corporate credibility C/C – i.e. expertise, trustworthiness, on Aad

Independent Variables	Dependent Variable: Attitude toward Advertising (Aad) Beta Coefficients and Significant Levels
Expertise	-.07
Trustworthiness	.30***
R	.26
R²	.07
Adjust R²	.06
F	9.3

Note: Significant levels: ***p<0.001; **p<0.01; *p<0.05

Table 2. H2 - The effect of corporate credibility C/C on Ab

Independent Variables	Dependent Variable: Attitude toward Brand (Ab) Beta Coefficients and Significant Levels
Expertise	-.05
Trustworthiness	.48***
R	.44
R²	.20
Adjust R²	.19
F	30.21

Note: Significant levels: ***p<0.001; **p<0.01; *p<0.05

Table 3. H3 - The effect of corporate credibility C/C on purchase intention PI

Independent Variables	Dependent Variable: Purchase Intention (PI) Beta Coefficients and Significant Levels
Expertise	-.04
Trustworthiness	.30***
R	.27
R²	.07
Adjust R²	.07
F	9.9

Note: Significant levels: ***p<0.001; **p<0.01; *p<0.05

Table 4. H4 - The effect of endorser credibility En/C – i.e. expertise, trustworthiness, and attractiveness on Aad

Independents variables	Dependent variable Attitude toward advertising Beta Coefficients and Significant levels
Attractiveness	.40**
Trustworthiness'	-.04
Expertise	.38*
R	.63
R²	.40
Adjust R²	.39
F	54.18

Note: Significant levels: ***p<0, 001; **p<0, 01; *p<0, 05

Table 5. H5 - The effect of endorser credibility En/C – i.e. expertise, trustworthiness, and attractiveness on (Ab)

Independents variables	Dependent variable Attitude toward brand Beta Coefficients and Significant levels
Attractiveness	.20**
Trustworthiness'	.16
Expertise	.15
R	.42
R²	.18
Adjust R²	.17
F	17.7

Note: Significant levels: ***p<0, 001; **p<0, 01; *p<0, 05

Table 6. H6 - The effect of endorser credibility En/C – i.e. expertise, trustworthiness, and attractiveness on PI

Independents variables	Dependent variable Purchase intention Beta Coefficients and Significant levels
Attractiveness	.17**
Trustworthiness'	.01
Expertise	.29***
R	.41
R²	16
Adjust R²	.15
F	16.1

Note: Significant levels: ***p<0, 001; **p<0, 01; *p<0, 05

Table 7. H7 – Moderator effect of prior attitude toward brand PAB on relationship between Aad and AB

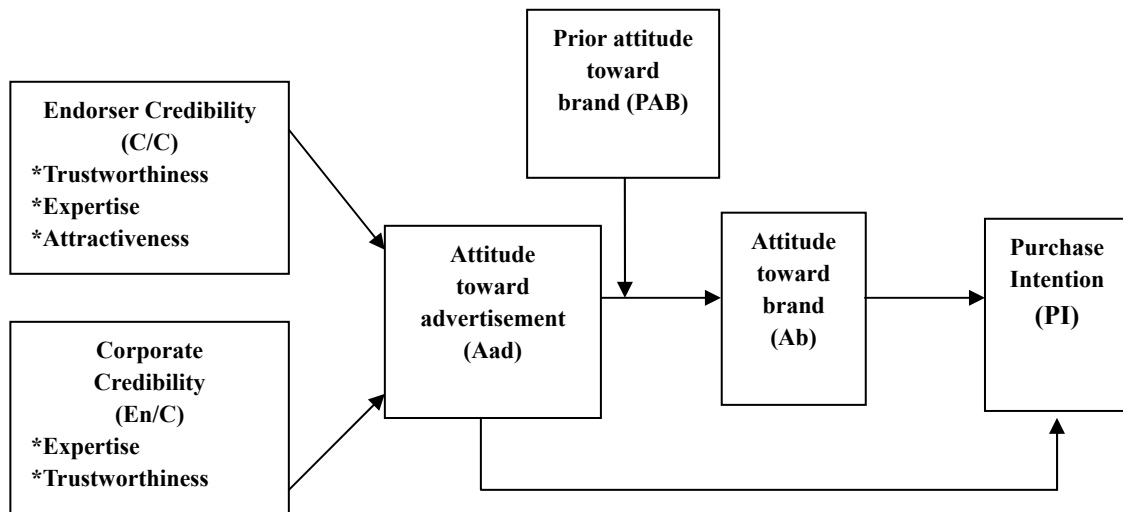| Dependent Variable	Attitude towards Brand		
	Step 1	Step 2	Step 3
Main Effects			
Attitude towards Advertisement	.53**		
Moderator (Direct Effect)			
Prior Attitude towards Brand		.66**	
Interaction Effects			
Attitude towards Advertisement x Prior Attitude towards Brand			.49*
R²change	.28	.05	.01
F change	93.95**	189.62**	129.62**
Durbin-Watson Statistic	1.83		

Note: ** p<0.01, *p<0.05

Figure 1. Framework of the study