

AN EMPIRICAL STUDY ON THE CONSTRUCTS OF  
CREDIBILITY FOR FOUR TYPES OF  
PRODUCT ENDORSERS

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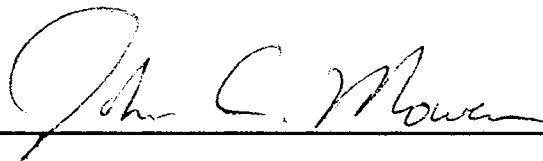
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Scope and Method of Study: This study researches differences in the constructs of credibility for four commonly-used types of endorsers with the objective of identifying those factors that subjects use in evaluating the credibility of product endorsers and determining the relative importance of each. The experiment utilized a balanced incomplete block design; subjects reviewed actual advertisements pre-categorized into endorser groups by the researchers.

Findings and Conclusions: The study indicated that different variables are important to varying degrees in contributing to credibility for the different endorser categories, with expertise and trustworthiness providing significant relative contributions for all endorser categories.

ADVISER'S APPROVAL



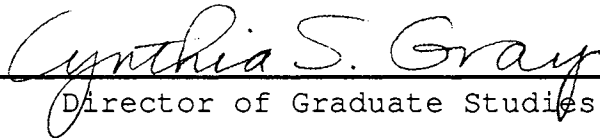
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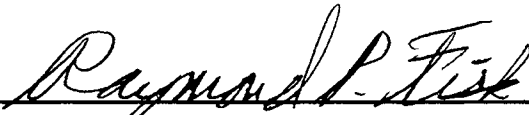
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## CHAPTER I

### INTRODUCTION

Advertisers frequently hire people of high integrity to endorse their products, believing that the persuasiveness of their message will be enhanced by the use of highly credible spokespeople. Several different types of endorsers are available for advertisers to choose from, such as celebrity endorsers and CEO endorsers. When selecting a type of endorser, advertisers may benefit from considering how the endorser type will impact the perceived credibility of the spokesperson and message.

Considerable work has been done over the past several decades in an effort to determine the underlying dimensions of source credibility (Hovland, Janis, and Kelly, 1953, Sternthal and Dholakia, 1978). Many of these studies have sought to determine the impact of varying degrees of source credibility on persuasion, and have not considered the effects of different types of sources. Most research studies have focused on a single type of endorser, and have utilized fictitious ads rather than ads actually appearing in the media to determine the effects on credibility (Friedman and Friedman 1979). In fact, an extensive search through the

endorser literature failed to turn up any research that looked at the effects of non-company experts on the dimensions of source credibility.

The present study is an empirical effort to determine the varying effects of differing types of endorsers on perceived credibility. It researches differences in the constructs of credibility for four commonly-used types of endorsers with the objective of identifying those factors that subjects use in evaluating the credibility of product endorsers and determining the relative importance of each.



## CHAPTER II

### LITERATURE REVIEW

#### Dimensions of Credibility

Over thirty years ago Hovland, Janis, and Kelly (1953) suggested that source credibility is one factor that accounts for the effectiveness of persuasive communication. Since that time, it has been widely accepted that, as the perception of the source's credibility goes up, so too does the persuasiveness of the communication that is being delivered (Mowen 1987).

Source credibility has been defined a number of ways, although the two most consistently cited dimensions are source expertise and source trustworthiness (Patzner 1983). In addition to these two dimensions, Kelman and Hovland (1953) also list liking as an element of source credibility. Simons, Berkowitz, and Moyer (1970) include attractiveness as a dimension of source credibility, but note that it has a lesser impact on persuasion than do other dimensions such as expertise and trustworthiness.

According to Harmon and Coney (1982), expertise refers to a "source's perceived professionalism, and occupational status or intelligence with respect to the issue of

interest". McGinnies and Ward (1980) define expertise as simply the perceived competence and knowledge of the source.

Trustworthiness has been defined by researchers in a variety of ways. According to McGinnies and Ward (1980), trustworthiness is defined as the apparent honesty and integrity of the source. Berlo, Lemert, and Mertz (1969) define trustworthiness as the receiver's perception of how honest, just, ethical, sincere, unselfish, and friendly a communicator is. Ray (1973) states that this credibility dimension refers to the honesty, integrity, and believability of a source, and suggests that trustworthiness is related to the audience's perception of the source's intent. If the source of the message is perceived as having an underlying motive for the communication, then the receiver will view the source as less than objective and therefore less trustworthy. For example, a rock star's endorsement of a soft drink may be attributed to the rather large sum of money that is paid by the sponsor, rather than to the rock star's love for the beverage. The endorser's self interest would be perceived by the receiver and the receiver would be less likely to be persuaded by the rock star's communication.

Some researchers argue that attractiveness should be considered to be a dimension of credibility, while others consider it to be a source variable that effects persuasion independently of credibility (Triandis 1971). Some view attractiveness as consisting of three interrelated subcomponents: similarity, familiarity, and liking (Triandis

1971). Others have simply equated attractiveness with the degree of similarity between the source and the message recipient, on dimensions such as personality, intelligence, attitudes, etc. (Ray 1973).

A considerable amount of research on attractiveness has focused specifically on physical attractiveness, which has been defined as the degree to which a stimulus person's facial features are pleasing to the observer (Patzner 1983). Conflicting findings are prevalent in the study of physical attractiveness and its relationship to source credibility. For example, Joseph (1982) notes that while attractive sources have been perceived by receivers to be more dynamic and more similar to themselves than unattractive sources, they are not generally perceived to be more expert, trustworthy, honest, knowledgeable or intelligent. Thus, the favorable attractiveness stereotypes may not extend necessarily to dimensions of source credibility. In contrast, Patzner (1983) found positive relationships between communicator physical attractiveness and perceived trust, perceived expertise, and liking for the communicator. He suggests that attractiveness is an underlying construct of trust, expertise, and liking, each of which lie beneath the construct of source credibility. Patzner (1983) based this proposition on the premise that physically attractive people are perceived to possess more favorable characteristics than unattractive people, and thus should be perceived by the receiver as possessing more trust and expertise.

## Endorser Types

The source of a message may be considered to be either an individual, such as an endorser, or the company sponsoring the ad (Levitt 1967). This paper will consider the source of the message to be synonymous with the individual shown endorsing the product.

Endorsers may be considered to fall into several distinct categories, such as celebrities, CEO's, typical consumers, and professional experts. The purpose of this study is to examine how the elements of credibility vary by types of endorsers. In the remainder of this section, literature on the various types of endorsers will be reviewed.

### Celebrity Endorsers

A "celebrity" is an individual known to the public for his achievements in areas other than that of the product class being endorsed (Fireworker and Friedman 1973). Examples of celebrities include actors, sports figures, or entertainers.

Friedman and Friedman (1979) suggested that celebrities would serve as appropriate endorsers for products with high psychological or social risk, when interpreting the results of a study that looked at celebrities, typical consumers, and experts as endorsers for a variety of product classes. The

authors found that regardless of the product class, the celebrity endorser was associated with greater recall of both the advertisement and the brand name.

Friedman, Termini, and Washington (1977) looked at the effects of an advertisement for a fictitious brand of wine endorsed by either a professional expert, the company president, a celebrity, a typical consumer, or no source, on the perceived believability, probable taste, and intent to purchase of the subjects. The researchers found that the celebrity endorser produced the highest scores on all three measures. Atkin and Block (1983) found that advertisements featuring celebrity endorsers were perceived as significantly more trustworthy and competent, and slightly more attractive than non-celebrity endorsers.

A survey by Alan R. Nelson Research (1974) rated 192 sports personalities on public awareness of personality, admiration of talent and ability, likableness, and trust in endorsement. The researchers found that "likability" is the most important element of a celebrity endorser.

Claims unsupported by research have been made in the literature concerning celebrity endorser credibility. For example, Reidenbach and Pitts (1986) claim that the perceived attractiveness of the celebrity is the basic element in the use of the celebrity as an endorser, and support their contention by noting the use of Arnold Palmer and O.J. Simpson as endorsers. Similarly, Ray (1973) surmises that, "celebrities are effective endorsers primarily as a result of

their attractiveness and perhaps also their trustworthiness." Mowen (1987) argues that some celebrity endorsers, such as Bill Cosby for Jello Pudding, appear to be selected because of their obvious likability.

#### CEO Endorsers

Rubin, Marger, and Friedman (1982) compared the impact of a furniture store commercial, which identified the source as the company president, with a control ad that had an unidentified source. The researchers found that the biggest difference between the two ads occurred when trustworthiness was measured. The ad utilizing the CEO was considered to be significantly more trustworthy than the control ad. This is a rather surprising finding when one considers the potential for receivers to perceive CEOs as possessing considerable self interest in the message that they are presenting.

Friedman, Friedman, and Fireworker, (1978) compared two print ads for a fictitious shampoo. One ad featured a CEO as the source, while the other did not. The ad utilizing the CEO source was rated as more expert, believable, persuasive, and interesting than the other ad. The authors note that some company presidents may also be perceived as attractive, likable, and similar to the general public, while others may not be. Thus, CEOs as a class of endorsers cannot be expected to deliver high ratings on these dimensions simply because of their position; different CEOs could be expected

to produce very different ratings on these dimensions.

Reidenbach and Pitts (1986) used actual ads in their study and found that the title of CEO appears to contain nothing inherent which automatically bestows high levels of credibility on an endorser. Thus, their study seems to support the idea that not all CEOs have the necessary qualities to be effective endorsers. The authors claim that their results indicate that the majority of CEOs are not well known and do not score well in either persuasiveness or credibility when compared to the "super stars" of industry.

#### Typical Consumer Endorsers

A "typical consumer" is an ordinary person with no special expert knowledge beyond normal use of the product (Tobin 1975). "Typical consumer" endorsements frequently give the name, occupation, and city of residence of the endorser.

The "typical consumer" approach is an attempt by marketers to increase credibility by showing the similarity between the spokesperson and the potential user (Reidenbach and Pitts 1986). Friedman and Friedman (1976) assessed the use of endorsers by product type and found that typical consumers tend to serve most effectively as endorsers for everyday, low risk products. Brock (1965) argued that "typical consumers" draw their appeal from the endorser's similarity to the receiver, or their similarity to the

receivers usage.

### Expert Endorsers

Only a limited amount of research has been done in the area of professional experts as endorsers, although it seems logical to assume that these endorsers would be perceived as possessing a high level of expertise in the area of interest. "Professional experts" have been defined by Tobin (1972) as "an individual, group, or institution possessing as a result of experience, study, training, or knowledge of a particular subject which knowledge is superior to that generally acquired by ordinary individuals".



## CHAPTER III

### HYPOTHESES

The current research is designed primarily to study differences in the constructs of credibility for four commonly-used types of endorsers. The focus is to uncover those factors that subjects use in evaluating endorsers and to determine if these factors change as the type of endorser changes. A second objective of the study is to identify significant perceived differences in the levels of the credibility constructs across the four types of endorser categories.

The research hypotheses used in this study are general in nature and are derived from previous research findings and intuitive, commonly-held beliefs that have yet to be supported by research.

#### Hypothesis 1

Generally, the perceived credibility of CEO endorsers will be based on the CEO's trustworthiness and, to a lesser degree, upon the CEO's expertise.

Support for this hypothesis can be found in Rubin, Marger, and Friedman's 1982 CEO endorser study which found that a trustworthiness variable produced the most significant

difference from a control ad. Friedman, Friedman, and Fireworker (1978) found that a CEO source was rated as more expert and believable--one of the elements used to measure trustworthiness in the present study--than a control ad.

### Hypothesis 2

The credibility of the celebrity endorser will be based upon his or her physical attractiveness and likability. Expanding upon this, celebrity endorsers will likely be significantly more attractive as a group than the other types of endorsers to be studied. Similarly, a significantly lower level of perceived expertise is predicted for celebrity endorsers than for other types of endorsers. Some studies have also shown that celebrities are viewed as highly trustworthy (for example, Atkin and Block 1983).

### Hypothesis 3

Expert endorsers will depend upon their expertise as a construct of credibility to a great extent, and they will exhibit significantly higher levels of expertise than other types of endorsers. In addition, a high degree of trustworthiness is predicted.

The importance of expertise to an expert endorser is intuitively appealing; trustworthiness should also be an important variable, because the experts studied were not company employees.

Hypothesis 4

Similarity will be a key construct of credibility for the typical consumer endorser, with these endorsers being seen as significantly more similar than other types. In addition to similarity, typical consumer endorsers will also be perceived as trustworthy.

Reidenbach and Pitts (1986) and Brock (1965) have argued that typical consumer endorsers draw their appeal from their similarity to the receiver.

## CHAPTER IV

### METHODOLOGY

In this study, 82 subjects were exposed to five print ads each, taken from a pool of 41 ads. The ads covered ten experimenter-determined endorser categories, with approximately four ads in each category. It is beyond the scope of this paper to give attention to each of the ten endorser types; however, as indicated in the hypotheses section, four of the more widely used categories will be considered, including CEOs, celebrities, typical consumers, and experts.

The selected ads appeared in approximately 20 different national and special interest magazines during the fall of 1987. The 41 ads were selected from a pool of approximately 200 ads. The chosen ads were judged to be most representative of the various predetermined categories.

This experiment utilized a balanced incomplete block design. Eight sessions were held in which two groups of no more than eight subjects were simultaneously exposed to the experimental conditions. The balanced incomplete block design allowed the 82 subjects to complete 410 viewings. Thus, each of the 41 ads were viewed by ten different subjects. See Cochran and Cox (1957) for a detailed account

of the use of this type of design.

Subjects were undergraduate students enrolled in marketing courses at a large southwestern university. This experiment was done in conjunction with another unrelated research effort. Subjects were paid for their participation with half completing this experiment prior to completing the other experiment and half completing the unrelated experiment first. Subjects were assigned at random to the two experimental groups.

Subjects were allowed two minutes to view and form impressions of the first ad, its endorser, and message. During the next three minutes the subjects listed their thoughts and feelings about the ad, endorser, and message. Finally, the subjects were given four minutes to rate the ad, endorser, and message on seven point semantic differential scales. Subjects then repeated the same procedure with the remaining four ads.

## CHAPTER VI

### ANALYSIS

Five basic constructs of credibility are proposed based on the earlier review: expertise, trustworthiness, likability, similarity, and physical attractiveness. While the latter three elements are sometimes grouped together as "attractiveness", in the present study they will be considered independently. For all of these variables except physical attractiveness, indexes were developed to insure that different aspects of the variables were included.

For example, "expertise" as used in this study is an index of the scores from the survey instrument for expertise, competence, and knowledge. The trustworthiness index included these components: trustworthiness, honesty, and believability. Table I presents all of the variables and indexes used along with the semantic differential scales used to measure the constructs.

In order to determine which variables individuals use in the evaluation of the credibility of endorsers in actual advertisements and to determine if these variables differ by type of endorser, two types of analyses were utilized. First, Pearson Correlation Coefficients between the credibility measure and the five construct variables for each

of the four types of endorsers (CEO, celebrity, expert, typical consumer) were produced in order to investigate which variables were most significantly correlated with credibility for each type of endorser.

Next, ordinary least squares (OLS) regression was used to produce standardized regression coefficients for the construct variables. The tolerance of each of these standardized coefficients was then measured in order to identify any problems with multicollinearity. Standardized coefficients were utilized to determine the relative importance of each of the variables in the regression model for each type of endorser.

Although the use of OLS regression analysis may be questioned on grounds of autocorrelation (each subject reviewed five advertisements), OLS has been found to produce results similar to methods of regression analysis designed to handle potential problems with autocorrelation in an experimental design of this type (Batra and Ray, 1986).

The next stage of the study involved an examination of the mean scores for the five construct variables across the four endorser categories. While the correlation and regression analyses focused on the significant contributors to credibility within each of the endorser categories, one-way analysis of variance (F-test) was used at this stage to determine if significant differences existed in the levels of the construct variables across the endorser categories. For those variables that exhibited significant differences in

means, Scheffe tests were performed to pinpoint important between-mean comparisons.



## CHAPTER VI

### RESULTS AND DISCUSSION

#### Pearson Correlation Coefficients

The Pearson Correlation Coefficients between the variables and the credibility measure for each of the endorser categories are reproduced in Table II. For CEOs, all five construct variables were significantly positively correlated with credibility at the .05 level, with trustworthiness (.762) the most highly correlated, and similarity (.402) the least.

For the celebrity category, expertise (.787), trustworthiness (.837), and likability (.702) were all highly correlated with credibility; similarity (.541) was also significantly correlated. Interestingly, physical attractiveness had very little correlation with credibility.

As expected, experts' credibility was highly correlated with expertise (.865). Trustworthiness (.712) and likability (.594) also were significantly positively correlated. Almost no correlation existed for experts between similarity and credibility (.067); physical attractiveness also showed little correlation (.147).

The typical consumer endorser's credibility was not significantly correlated with similarity (.259), contrary to

expected results. Instead, trustworthiness (.892) and expertise (.819) were the factors most correlated with credibility. The trustworthiness correlation coefficient was the highest of any produced in the study for any endorser type. Likability (.623) was also significantly correlated, while physical attractiveness (.172) was not.

In sum, the Pearson Correlation Coefficients suggest that, for each type of endorser, expertise, trustworthiness, and to a lesser extent, likability, are all significantly correlated with endorser credibility. The credibility of a CEO is also related to his or her similarity and physical attractiveness. Celebrities' credibility is also related to their similarity.

While these correlations are interesting, they explain little about the relative importance of each of the construct variables for predicting credibility for each type of endorser. For this purpose, regression analysis was utilized.

#### Standardized Regression Coefficients

The OLS method of regression produced the standardized regression coefficients reproduced in Table III. Standardized coefficients were appropriate to provide more useful information about the relative importance of the variables to each endorser category. The OLS regression study used credibility as the dependent variable, with the construct variables as regressors.

Initially, note the overall explanatory power of the model for each type of endorser. For CEOs, the model explains 73% of the variance in credibility; for celebrities and experts, 79%; and for typical consumer endorsers, 84%. It would seem that the model performs relatively well.

The tolerance of the coefficients for each type of endorser was relatively large, suggesting that multicollinearity was not a problem.

As predicted earlier, trustworthiness contributes the most in the explanation of changes in credibility for CEOs, with a standardized coefficient of .432. If the Rubin, Marger, and Friedman finding (1982) that CEOs are seen as more trustworthy than unidentified endorsers is correct, then the relative importance of trustworthiness to credibility for CEOs is possible support for the use of CEO endorsers.

Expertise and physical attractiveness both yielded the significant standardized coefficient .370 for CEOs. The significance of expertise follows the prediction made earlier; the relative importance of physical attractiveness in the explanation of credibility for CEOs is a completely unexpected result. Further, an examination of Table III reveals that physical attractiveness is an insignificant contributor to credibility for all other types of endorsers studied.

Likability and similarity provide no contribution to the model. Given the significant correlations between these two variables (in particular, likability) and a CEO's credibility

in Table II, the conclusion might be drawn that they explain a portion of variance in credibility explained by one or more of the other variables: they can probably be considered a part of one or more of these other variables since they have correlations with credibility but do not seem to explain anything independently in the regression model.

For celebrity endorsers, trustworthiness and expertise were the only significant predictors of credibility. The trustworthiness variable produced a standardized regression coefficient of .525, while the coefficient for expertise was .334; obviously, the perceived trustworthiness of a celebrity is more important than his or her expertise--or any other variable studied--in explaining credibility. As in the case of all endorser types studied, the coefficients for likability and similarity were not significant. For celebrity endorsers, physical attractiveness was also found to not contribute significantly to the model.

It is interesting that physical attractiveness and likability contributed relatively little to credibility, a finding that counters most of the general justifications for using celebrity endorsers, namely, that they draw their appeal from their attractiveness and likability. Their trustworthiness--and even their perceived expertise--are much more important. These findings seem to contradict those of Alan R. Nelson Research (1974), in which likability was found to be the most important element for a celebrity endorser. It should be noted that, although physical attractiveness and

likability do not contribute to credibility, they may contribute to the overall effectiveness of endorsers in some other manner.

As expected, the credibility of expert endorsers is highly dependent upon their expertise. The only element of credibility that exhibited a coefficient significant at the .05 level was the expertise variable (.761). The trustworthiness coefficient (.217) was found to be significant at the .10 level. All other variables produced insignificant results.

For typical consumer endorsers, trustworthiness (.581) and expertise (.328) provide significant relative contributions. Noticeable for its absence was a contribution by the similarity variable. Based on these findings, the generally-accepted idea that typical consumer endorsers draw their appeal from their similarity to the audience (Reidenbach and Pitts 1986; Brock 1965) must be rejected, or, at least, reconsidered.

By analyzing the standardized regression coefficients for each of the endorser categories, it is clear that individuals use different construct variables when evaluating the credibility of an endorser, although the variables used do not change to a great degree as the type of endorser changes. Expertise and trustworthiness were the only two variables to be significant in all categories of endorsers; physical attractiveness is also used to evaluate the credibility of CEO endorsers.

Even though for most categories expertise and trustworthiness were the only predictor variables providing significant contributions to the explanation of credibility, the relative importance of these variables diverges across categories. Trustworthiness appears to be of greatest importance to celebrity and typical consumer endorsers; it also provides the largest relative contribution for CEO endorsers, but to a lesser degree than for celebrity and typical consumer endorsers. For expert endorsers, expertise is the most important contributor by a large margin.

#### Analysis of Variance of Means

An examination of mean scores for the construct variables across the four categories of endorsers provided more information about the manner in which individuals perceive the credibility of different types of endorsers. Mean scores for the five variables are reproduced in Table IV. The semantic differentials were set up in such a manner that lower scores represent higher degrees of a given variable.

The ANOVA procedure did identify a significant difference in the mean scores of expertise across the four endorser categories. Comparisons were then performed using Scheffe tests in order to pinpoint significant differences. As expected, experts were considered most expert (2.44). These endorsers were shown as having significantly more expertise than celebrities (3.50) and somewhat more expertise than

typical consumers (2.84), but only slightly more expertise than CEOs (2.49). CEOs were also significantly more expert than celebrities.

It is interesting that expert endorsers were seen as more expert to a significant degree only when comparing them to celebrities. That a CEO would be considered an expert on the product he or she is endorsing seems reasonable; the perceived expertise of typical consumers is more difficult to explain.

With regard to the trustworthiness variable, no significant difference was identified with the F-test; all of the endorser categories were viewed as relatively trustworthy (range 2.24 to 2.81). Experts were seen as the most trustworthy, while CEOs were viewed as least trustworthy.

In terms of likability, typical consumers were the most likable (2.48), and CEOs the least likable (3.15) according to the study, although the differences between the means are not significant.

All of the mean scores on the variables discussed thus far have been on the positive end of the scale. For similarity, this was not the case; none of the endorser types were viewed as particularly similar to the subjects. Of the endorser types studied, celebrities were seen as most similar, but even they scored on the negative side of the scale (4.70). CEOs were viewed as least similar (5.36). There was not a significant difference between means for this variable.

Interestingly, typical consumer endorsers (5.17) were seen as less similar than celebrities and experts (5.04) and only somewhat more similar than CEOs, contrary to the expected result.

The physical attractiveness variable did exhibit the predicted significant difference between means, with celebrities (3.29) being seen as significantly more attractive than experts (4.39) and CEOs (4.81) and somewhat more attractive than typical consumer endorsers (3.67).

In sum, an analysis of the mean scores for the five construct variables across the endorser categories seems to support several of the predictions presented earlier. Experts do exhibit a greater level of expertise and celebrities the lowest level of expertise. Celebrities are viewed as more physically attractive as a group than other types of endorsers studied. Conversely, typical consumer endorsers were not seen as the most similar, nor were celebrities the most likable endorsers.

At least one other observation is relevant to this discussion of mean scores. For every variable except expertise, CEOs exhibited the worst scores of any endorser type, raising questions about the use of CEOs as endorsers. These findings seem to contradict those of Rubin, Marger, and Friedman (1982) and Friedman, Friedman, and Fireworker (1978). These studies found that CEOs were viewed as more trustworthy and believable, among other things, than unidentified endorsers. If CEOs are to be used, it would



seem that they should be chosen based on factors other than the variables included in this study.

### Limitations

While this study provides certain interesting results, there are limitations that must be considered. Initially, it should be noted that the study focuses on the interaction between a credibility measure and five construct variables for the different endorser types. Credibility is only a part of overall endorser effectiveness; the factors found to be unrelated to credibility may have a positive impact on overall endorser effectiveness.

Several limitations also arise from the methodology of the study. The advertisements used in the study were not randomly selected; instead they were selected by the researchers as most representative of the different endorser-type categories. In addition, no pre-tests were used to determine if these predetermined categories were adequately represented by the selected ads. Similarly, no post hoc tests were used to determine if the ads in each category seemed to produce similar results; this could have served as partial confirmation that the ads selected for each category adequately represented the endorser categories.

For example, the somewhat confusing results obtained for CEO endorsers may be partially explained by the fact that two of the CEO endorsers used were probably completely unknown to the subjects, while two were well-known, with one of these

enjoying almost celebrity status. The tests mentioned above could have determined if subjects responded to the CEO endorsers in significantly different manners.

A final limitation relates to the small number of ads used to represent each endorser category. Although there were multiple observations of each ad, only three to five ads of each type were used. Combined with the limitation that no pre-tests (or post-tests) were used to verify the selection of ads in each category, the limitations imposed by the small sample of ads could be great.

## CHAPTER VII

### CONCLUSION

Considerable research has been performed to determine the underlying constructs of endorser credibility. The results of these studies have consistently shown that an endorser's credibility is significantly related to his or her expertise and trustworthiness as perceived by study participants. Some studies have also suggested that other factors such as likability, similarity, attractiveness, etc., are related to credibility, but generally to a lesser degree.

The study reported herein utilized actual print advertisements appearing in the media and produced results generally consistent with these past findings: for the four types of endorsers studied, expertise and trustworthiness are strongly related to the perceived credibility of the endorser. Other variables appear to be related to credibility, but none are significantly related except physical attractiveness in the case of CEO endorsers.

In addition to identifying significant contributors to credibility, the other basic objectives of this study were to discover if the importance of the variables change from one endorser type to another as predicted by previous research and commonly-held beliefs and to identify significant

differences in the levels of the construct variables across the four endorser categories.

The findings support the contention that different variables are important to varying degrees for the different endorser categories.

CEO credibility appears to be most dependent upon the trustworthiness of the CEO; perceived expertise and physical attractiveness are also very important. Celebrities must rely even more heavily on their trustworthiness. A celebrity's expertise is also important, while his or her likability or physical attractiveness appear not to contribute significantly to credibility. As one would expect, experts are credible mostly because of their expertise, and to a lesser extent, because of their trustworthiness. More than any other type of endorser studied, the typical consumer endorser depends upon trustworthiness, although, once again, expertise is important. The typical consumer endorser does not appear to enhance his or her credibility because of similarity to the audience, as is often suggested.

In addition to considering expertise the most important variable for expert endorsers, subjects also considered experts as exhibiting more expertise than other types of endorsers, although only slightly more than CEOs. Experts were also seen as most trustworthy, with typical consumer endorsers seen as the next most trustworthy. Since typical consumer endorsers depend heavily upon their perceived trustworthiness, this result is encouraging for advertisers

considering their use in advertising.

Typical consumers were also seen as more likable than other types of endorsers, but they were not seen as particularly similar. Perhaps these results are inconsequential, since the typical consumer endorser--all endorser types studied, in fact--was not shown to depend upon likability or similarity for enhanced credibility.

Celebrity endorsers were found to be most physically attractive; however, physical attractiveness was not found to be an important consideration in the use of celebrity endorsers. It is interesting that CEOs, the only types of endorsers for which physical attractiveness provides a significant relative contribution to credibility, composed the least physically attractive endorser category. In fact, CEOs were significantly less attractive than celebrities and typical consumer endorsers.

Just as the hypotheses for this study are general in nature, so too are the conclusions that can be drawn from it. Certainly, the importance of expertise and trustworthiness for any type of endorser is evident; equally evident is the fact that different types of endorsers rely upon these factors (plus physical attractiveness for CEO endorsers) to varying degrees. This study of actual advertisements may provide some guidelines for advertisers in the selection of an endorser within the endorser categories examined in this study.

### Future Research

The present research presents certain general findings; it also points out several areas that warrant further research. Initially, work could be done to discover if the results obtained herein could be replicated using a greater number of advertisements featuring each type of endorser. This would be especially useful if the ads were categorized into endorser categories using a pre-test to eliminate any researcher bias introduced with a priori categorization.

If the finding holds that physical attractiveness is a significant contributor to credibility for CEOs and not for other types of endorsers, research is needed to pinpoint the reasons for this phenomenon. In addition, advertisers will benefit from a better understanding of how and when physical attractiveness becomes an important issue.

Research also appears necessary to uncover the roles that likability, similarity, and physical attractiveness play in relation to endorser credibility. The present study has found that they have very little to do with predicting credibility, contrary to many previous findings and assumptions made by researchers and authors. Research may find that they impact credibility as a part of perceived trustworthiness or expertise, or that they impact the overall effectiveness of endorsers without affecting the credibility of the endorser.

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TABLE I  
 VARIABLES STUDIED, WITH TERMS ANCHORING  
 SEMANTIC DIFFERENTIAL SCALES

Variable	Semantic Differential Construction	
Credibility	Credible	- Not Credible
Expertise (Index)	Expert on Issue	- Not Expert on Issue
	Competent	- Not Competent
	Knowledgeable of Issue	- Not Knowledgeable of Issue
Trustworthiness (Index)	Trustworthy	- Not Trustworthy
	Honest	- Dishonest
	Believable	- Not Believable
Likability (Index)	Likable	- Not Likable
	Friendly	- Not Friendly
Similarity (Index)	Similar to You	- Not Similar to You
	Like Me	- Not Like Me
Physical Attractiveness	Physically Attractive	- Physically Unattractive

TABLE II

PEARSON CORRELATION COEFFICIENTS BETWEEN "CREDIBILITY"  
AND CONSTRUCT VARIABLES FOR EACH OF  
FOUR TYPES OF ENDORSERS

	CEO Credibility (n=43)	Celebrity Credibility (n=52)	Expert Credibility (n=41)	Typical Consumer Credibility (n=30)
Expertise Index	.669**	.787**	.865**	.819**
Trustworthiness Index	.762**	.837**	.712**	.892**
Likability Index	.546**	.702**	.594**	.623**
Similarity Index	.402**	.541**	.067	.259
Physical Attractiveness	.491**	.155	.147	.172

\*\* Significant at .05 level

TABLE III

STANDARDIZED REGRESSION COEFFICIENTS WITH "CREDIBILITY"  
AS DEPENDENT VARIABLE AND CONSTRUCT VARIABLES AS  
REGRESSORS FOR FOUR TYPES OF ENDORSERS

	CEO (n=43)	Celebrity (n=52)	Expert (n=41)	Typical Consumer (n=30)
R <sup>2</sup>	.73	.79	.79	.84
Expertise Index	.370**	.334**	.761**	.328**
Trustworthiness Index	.432**	.525**	.217*	.581**
Likability Index	-.004	.008	-.081	.028
Similarity Index	-.065	.131	-.047	.065
Physical Attractiveness	.370**	.046	.180	.091
* Significant at .10 level		** Significant at .05 level		

TABLE IV  
 MEAN SCORES FOR EACH OF FOUR ENDORSER  
 TYPES ON FIVE CONSTRUCT VARIABLES

	CEO	Celebrity	Expert	Typical Consumer
Expertise Index*	2.49	3.50	2.44	2.84
Trustworthiness Index	2.81	2.80	2.24	2.53
Likability Index	3.15	2.67	2.74	2.48
Similarity Index	5.36	4.70	5.04	5.17
Physical Attractiveness*	4.81	3.29	4.39	3.67

(n=166)

\*Significant difference between means at .05 level using One-Way Analysis of Variance.

Significant Between-Mean Comparisons (Scheffe-test)

(alpha = .05)

Expertise	Celebrity	-	CEO
	Celebrity	-	Expert
Physical Attractiveness	CEO	-	Celebrity
	Expert	-	Celebrity

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