



Experimental advertising various dimensions and advertisement Credibility. An Evidence from two banking sectors of Pakistan

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Abstract- This study spotlights the effect of experimental advertising on the advertising credibility of banking sector in Pakistan. In this study we considered all dimensions of experimental advertising i.e. cognitive, sensory, emotional, relational and behavioral to predict the behavior of business graduates towards the advertising appeal of both conventional and Islamic banks advertising. We analyzed the responses of 400 business graduates regarding the advertising appeals of both conventional and Islamic banks. We applied SEM to test the hypothesis of the study. The findings revealed that all five dimensions i.e. cognitive, sensory, emotional, relational and behavioral aspects of experimental advertising have positive significant effect on the advertising credibility of both conventional and Islamic banks in Pakistan. This study contributes in many ways. This study will add quality literature from Pakistani contacts, more ever, it will help the decision makers in designing their advertising strategies and promotional campaigns.

Key words: experimental advertising, credibility, banking sector, SEM, Pakistan

I. INTRODUCTION

The demise of banking sector in the world has caused many problems for the banking sectors, as deeman brother collapse and many other banks also faced problems. Since, then experimental advertising got importance (Huffingtonpost, 2016). Credibility is vital for encouraging customers and attracting them, as credibility trustworthiness, (Erdem and Swait, 2004). Credibility is considered as very essential in marketing as it minimizes the perceived risk towards brand and also enhances the confidence of the customers(Knox, 2004). Consequently, the term credibility is vital as it works as advocacy, source of customer relationship and loyalty (Hurley et al, 2014). Due to these banks around the world should give the message to their clients, customer that they are highly committed towards the financial improvements and consequently the practices will benefit both consumers and the banks itself. But there is a question mark about the bank's credibility, like somehow negatively perceived by the consumers, dealing with that is very essential. To better cope with the understanding of the consumer's negative attitude, a sort of experimental advertising is necessary to judge the psyche of the consumers. In this regard many researchers preferred advertising as a key to change the consumer perception towards the brand (Dekimpe & Hassens, 1999). Acar and Temiz (2017) also predicted the importance of advertising and found that effective advertising can provide confidence, loyalty and trust to the consumers. In the recent global competitive world experimental advertising has got more importance and got the attention of many researchers (Kumar & Gupta, 2016, Hub et al. 2015).Zarantorello et al. (2013) also highlighted the importance of experimental advertising in persuading consumers. These researchers found that advertising should contain the sensations, imaginations and emotions. Yaoyneyong et al. (2016) argued that advertising, which would have senses and emotions are perfect advertising and encourages the brand effectiveness. Taejun et al. (2013) also, predicted the importance of senses and emotions in advertising and documented that these kind of appeals will encourage the consumer persuasion.The research covers all the Islamic and conventional banksadvertising appealsassessed and analyzed through business graduates because business graduates are those who can better understand the advertising appeals.

Because the electronic advertising is mostly done in the banking sectors in Pakistan. The study has taken 200 Business graduates from the Islamic banks and 200 from conventional banks of Pakistan.

This study is a unique in the sense as none of the study exists in context of the Pakistan which explored the effects of all five dimensions of experimental advertising on advertisement Credibility.

II. LITERATURE REVIEW

Advertising credibility

Trustworthiness is a term used to refer the listener belief that conservationist is providing information in the sincere method, without a stimulation to control or fraud (Ohanian 1991). Family members and friends for instance are mostly thought to be more trustful comparing to a salesman (Desarbo and Harshman 1985)

(Lutz 1985) argued that the customer opinion, attitude and behavior are mainly affected by the advertising practices. And the spectator view the advertising as a source information. (Mackenzie and Lutz, 1989) An advertisement becomes an information component when it is perceptually recognized as a trustworthy source (petty et al, 1981).Mackenzie and Lutz (1989, p 51) states while defining the advertising credibility that it is the degree of consumers perception which they made regarding the brand in the advertisement to be credible and trustworthy. As an interior behavior towards the advertisement (Turki and sayadi, 2016:Mackenzie and Lutz , 1989) and regarding brands reputation (Chan , 2004 : Kimand Damhorst , 1998 : Kavanoor etal 1997), hence the credibility of the advertising can be defined as the spectators quantification of determining whether the information declared by a specific brand about the product is believable and credible or not (Kim and Damhorst , 1998: Goldsmith et al, 200).

With the ample information accessible to users from an evidently not limited and usually not recognized means, establishing believability and recognition is very first issue to an online marketer (Elloitt 1999; Moran 1999; Smith 2000). The theory of attribution states that an information which lack the credibility will be rejected by customers and will lack persuasion (Kelly, 1967). As we know advertising credibility is an essential component for customers persuasion in order to turn their responses towards the product, but not much researchers have struggled to know its interiors (Lova and Carroline, 2018). Actually the most frequently used topic of the advertising credibility antecedents is that of the information conveyer or goods promoter, usually a celebrity (Choi and refan,2007) celebrity and famous people are usually considered as by listeners more affecting ,believable and trustworthy (Friedman and Friedman 1979;Petty and Schumann,1983).Choi and Refan(2002) asserted that the procedure of allotment and creation of advertising contains much sources and conveyers . Sterm (1994) explained that the conveyer of an ad information may have an influence on source credibility.

Source Credibility

"Source Credibility" is a term mostly applied in referring to an information sender's good traits which affects the receiver's acknowledgement of the information delivered (Ohanian 1991), and Source believability has been erect, in portion, for determining an information's persuasion (Petty and Cacioppo 1986). The perceptions of source believability influence information assessment, attitudinal and behaviour's motive; highly trustful means (mostly recorder in ads) has been witnessed to generate highly positive attitude and forceful behavioural concentration than those of low credibility (Atkin and Block 1983; Freiden 1982; Freidman 1979; Kamins et al. 1989; Ohanian 1991; Petty, Cacioppo, and Schumann 1983; Sternthal, Phillips, and Dholakia 1978). For example, the already felt credibility of website affects the credibility of advertisement (Choi and Refan, 2002). Chinomona (2016) argue that by enhancing brand reputation through the use of effective tools of communication, customers perceive a great trust towards that brand . Other studies discovered that the advertisement content affects the listeners level of perception about the ad and hence the advertising trustworthiness (Chaiken and Stanger,1987;O'cass and Griffen,2006;Choi and Rifan,2002). That's why we can say that the medium of communication which is selected to convey the advertisement, can affect the believe of the content of advertisement (Carlsan et al ,2010;Flangin and Metzger,2000; Gonguly 2007) . The credibility of an advertisement can also be affected by the products involvement (Munnukka et al,2016). Along with these studies the literature of the study also found that the experiential advertising can also affect the credibility of advertisement (e.g Wood at al,2008 in sensory advertising). Expertise and believability is commonly recognized as probably essential and permanent component of source believability (Hovland, Jannis, and Kelley 1953; Ohanian 1990;

Tripp, Jensen, and Carlson 1994). Expertise is the degree at which a conversationist is thought to be apt for giving figurative and exactly valid message (Hovland, Jannis, and Kelley 1953).

EXPERIENTIAL ADVERTISING

Numerous indications preserved in an ad like visualization, layout design, content contribution, media backing, etc can add up the customers experiences. special emotions, attitude and feeling can extracted by simple visual ads and words. For instant the visual feelings can be positively stimulated by the perceptual beauty of an accustomed outdoor advertisement(Lova and Caroline, 2018).According to this the idea of the term experiential advertising embraced by Zarantonello et al.(2013,p.47) has been adopted who declared that the expression of an advertisement arouse consciousness, senses, emotional thoughts, insights and style of life, hence consequencing in an influential reaction i-e liking product (Brakes et al, 2009; Holbrook and Hirschman, 1982;Schmitt, 1999). Online Customers usually find out and acquire well reputed brands which they trust and believe (Moran 1999). How to attain and retain the consumers believability and trust is still an important issue for marketers (Moran 1999; Smith 2000). Here are some examples of research work which used various experiential clues in ads on the basis of five kinds of experiences discovered by Schmitt (1999). They explored that many elements of ads can reduce cognitive reaction (Thinking), emotional or feelings reactions (Feeling) sensory reactions (sensing), social/relational reactions (Relating) and physical or behavioral reactions (actions). In the aspects of advertisement appeal with examples each of these responses is described in order to encourage these experiences attempt to increase the effectiveness of advertising. In order to conclude hypothesis each kind of these experience is than put in association with that of advertising credibility.

EXPERIENTIAL ADVERTISING AN ADVERTISING CREDIBILITY

Effect of cognitive (thinking) Advertising on Advertising Credibility.

Cognitive customer reactions to advertising are actually the cognitive experiential advertising which encourages thinking and mental processes (i-e reflection, knowledge, consideration, eagerness, creativity, attention and fascination) (adopted from Brakus et al, 2009; Gentile et al,2007; Furnerino et al, 2006). The creativity of advertising is one of the important components of advertisement which encourages the mentality process of consumers (Smith and Yang, 2004). To this end creativity of advertising which is at peak in both deviation and relation (Xiaojing and Smith, 2009) is witness very spreadly in marketing field their influence lies in same part of their capability and eagerness (Xiaojing and Smith, 2009), and have positive affect over customers (e.g. Pieters et al ,2010 ; Xiaojing and Smith, 2009 ; Hieser et al ; Smith et al ,2007; Leig et al, 2006). Further visible and oral allegory ads which is the comparability of two distinct things or entities where the characteristics of one object are moved to the other (Sopory and Dillard, 2002), are also utilized many times in advertisements (e.g Jeong, 2008) and contains more cognitive sources in comparison to the real messages. Kim, Baek and Choi (2012) argued that allegoric advertisement messages which evolves the cognitive reactions affects very positively the consumers behavior towards the ads. By making a more broadened extent of reality which involves customer cognitive reactions. Technology can also serve fascination and arouse the aggravate senses of realism in advertisements (Grigorovici and Constomtin 2004). For instance a more meaningful senses of existence are evolved from stereoscopic 3D ads than that of flat 3D ADS Co sequencing the increased enjoyment and perceived knowledge of products which further more positively affects advertising and brand behavior (Yim et al ; 2012). In other context of virtualization, Sierra and Taute (2013) also explained that more influential reactions to each of the ads and brand can be generated by the video games advertising, because they are thought as more sober and different in a context of both creation and fascination moreover the extent to which the advertising shows a trustful message can indicate one cognitive content of advertisement (Wells, 1964). The more articulated advertisements evolve more cognitive reactions comparing to those messages lacking figures (McQuarrie and Mick, 1999; Mothersbough et al, 2002). Hence these figurative messages also generate more measures of trustworthiness, persuasiveness and acquiring ambitions comparing to non-cognitive messages (Brennan and Bahn ,2006 ; Jeong, 2008). Cognitive experiences of ad influences the credibility in positive direction (Lova and Caroline, 2018).

Effect of feeling (emotions) ads on advertising trustworthiness.

Influential customer's response to an advertisement can also be considered the emotional (feeling) experience in advertisements which evolves feeling and emotion (Lova and Caroline, 2018). The conclusion can be both negative or positive (e.g afraid, accusable, abashment vs like ,humour, ego and enjoyment ; Kotler and Armsrong, 1994). Along with weaker or stronger (Fornerino et al , 2006 ;

Schmitt,1999). The study of comparison of emotions and rational request to advertising has been raised from the emotional advertisement (e.g Okazaki et al, 2010; Heath et al, 2006; Janssens and De Pelsmacker, 2005; Albers-Miller and Stafford , 1999). The impact on the advertising and on the customers behaviour and responses can be described by the minimum extent of cognitive struggle needed (Heat et al , 2009). The effectiveness of advertising can also be described by the capability to heighten the dopamine degree which is engagement of the rewarding system recognized as playing very vital role in wishing and wanting (See Venkataraman et al, 2015). At instant, Kamp and Meclnnis (1995) asserted that the affinity towards advertising personas, feeling reaction (e.g enjoyment exasperation) , connection and perception of reliability , along with behaviours towards the advertising and brand reputation suitability can be impacted by the degree of emotional amalgamation and emotional continuity. Jordan and Kaos (2002) found in financial sector that emotionality in advertisement can help to develop highly congruity response towards company of mutual funds through minimizing the risk of investment perceived in comparison with informational advertising. Taejum et al .(2013) also declared that a great positive response and great financial good purchasing concentration can be developed by those investors having inhibition oriented authoritative concentration when they utilize informational ads with proper display moreover other scholars also found that the advertisement credibility can also be increased by influential exaggeration , reflection of metaphoric information (Kim, Baek and Choi, 2012). The advertising of soft sell which accutate on people's emotions also apply a positively directed influence on advertising trustworthiness (Okazaki et al , 2010), and the perceived reliability of commercial ads are also proven positively influenced by advertisements with a great degree of affiliation of emotions and emotional continuity (Kamp and Maclnnis, 1995). Hence emotional experiential advertising have direct influence over the advertising believability (Lova and Caroline, 2018).

Effect of sensory (feelings) advertising on advertising credibility

Sensory experiential advertising are the customer reactions to an advertisement which mobilizes one or more than one senses of all five senses (e.g. touching, sighting, hear senses, tasting senses and sense of smell). (Evolved from Brakus et al, 2009). Compounds of visualization in the advertising are witnessed very highly influential sensory request in order to uphold direct response towards a brand (Cyoon and Park,2012). Some of the particular clues of visualization have been interviewed such as the size of picture (big or small), and color (white or black) (Percy and Rossier,1983), eloquence in visualization (e.g. ads richness), composition of visualization (e.g. space) (pracejus et al, 2006).and preferential of senses (visualization and auditory) on advertisement influence (Golden and Johnson, 1983). Some other scholar concentrated on the sense of hearing, such as musical and sound (e.g. Oakes , 2007; Allon , 2006; Millar and Marks , 1992; Stewart et al .1990), on various kinds of touching compounds (Peck and Wiggins, 2006) and on one sense and multiple senses advertising in which the antecedent is more influential (Elder and Krishna, 2010). The research work on newest media and engrossment synergistic podium like that of video games also explore different clues of visualization as stimulators of advertisement influence .(e.g. advertising shape : sunder and Kim, 2005; entity size:Grigorovici and constomtin, 2004). Study by Jeong (2008) states that is enhanced when both visualized arguments and decoding composition are used in an advertisement. Wood et al, (2008) also found that oral clues make a source to be thought as believable and trustful. Hence sensory experiential advertising has direct impact over advertising credibility (Lova and Caroline, 2018).

Effect of relational advertising on advertising credibility.

Relational experiential advertising the customers reactions towards advertisement s which talks to the relations in between own self and other surrounding users of product (adopted from Schmitt,1999). In advertisement, different elements such as persons, celebrity, models etc make customers able to compare to their own selves and to others by socio-cultural and psychiatric demographic traits , containing consumer age (Chingching,2008), their sex (Eisend, 2010), their nationality (Ivanic et al, 2014), sexuality (Pumtoni et al, 2011), fashion (Kelly et al, 200) and looking (Antioco et al,2012) . This element of relational experiential advertising can be divided in a proposition by Johar and Sirgy (1991) called as expression of value request in ads. The work done by Puntoni et al , 2011) indicated that person of homosexual presents positive response towards gay window ads comparing with males of heterosexual trait who responses less directly to these ads giving their feelings of not making them as a target market. In sector of finance, Jaffe (1990) indicated that those females having great marks in sex-role recognition have a great financial services acquisition of concentrations when the moderanity of positions is shown in the ads. While great acquisition concentration is presented by a female having great degree of femininity when an accustomed girl is used in advertising, (Jaff, 1990). Audience sound with speaking persons of

radio advertisements from the causes of similarity mostly give higher believability to the part of advertisement (Ivanic et al, 2014). Hence relational experiential advertising directly influences advertising credibility (Lova and Caroline, 2018).

Effect of behaviour (Attitudinal) advertising on advertising credibility:

The behavioural experiential advertising is attitude based customers reaction to an advertisement and the reflection of customer intercommunication with that or attitudinal or physical response yielded by that (Gentile et al, 2007). Inter communicative advertisements make able the customers to communicate with the channel itself as interactive (Mcmillan and Houng, 2002), and hence it is naturally behavioural (Lova and Caroline, 2018). The study of interactive advertisement flows to develop an arising concentration in the marketing field (Lova and Caroline, 2018). The affect on persasion is also confirmed by them (e.g. Sierra and Taute, 2013; Bellman et al, 2009.2012; Sundar and Kim, 2005; Trappey and Woodside,2005). The newest researches also exaggerated the supremacy of some forms of formatting of advertisement using technology, like strengthened existence for an advertisement giving access to multimedia information on a single subject (Yaoyuneyong et al, 2016 ; Huh et al,2015).

Kumar and Gupta (2016) also found that advertisement which prefers technology with heightened existence gives a best resource of making able the customers for pondering to how to utilize these goods in their lives . User developed items through electronic media is thought as a great instruments (Keller, 2007), and great Rappaport (2010) found industry research which justified the connection between share of sound and all shares of market, shares of anticipations of sales and trends. In Banking sector, Bragge et al,(2012) corroborated that an advertisement with personal banner liking to customer services of banks exaggerate greater numbers of click through rating in comparison with non-personal online banners. Action based information which is recognized as hard sell message, which apply great positive sales debate or immediate sales techniques, exploit a direct significant impact on advertising credibility (Okazaki et al, 2010). Hence behavioural experiential advertising has direct influence over advertising credibility.

III. RESEARCH METHODOLOGY

We explore the relationship between the experimental advertising, which is represented by five dimensions (i.e. Cognitive, emotional, sensory, relational and behavioral, with the advertising creditability. We selected our respondent having banks accounts in various conventional and Islamic bank in Pakistan. We selected students of business management having their 16year education, as they can better understand the philosophy of advertising. Knowing about advertising and its credibility somehow with the same knowledge curve and approximately similar ages of the respondents would be considered appropriate and purposive as it yields homogeneity characteristic in data (Calder et al;1981). The research covers all the Islamic and conventional banks of Pakistan because the electronic advertising is mostly done in the banking sector. The study has taken 200 Business graduates from the Islamic banks and 200 from conventional banks of Pakistan.

We distributed 500 questions on five Likert scale to the respondents who are business graduates seeking admission in their master of science programs (Ms-Mgt sciences). We distributed the questionnaires to these respondents during admission time for their Ms-admission in various Pakistani universities offering business education specially master of sciences program in management sciences. We selected these moccasins to collect more relevant data at one time from respondents to provide ease in our data collection processes. During the data collection time we offered Rs.10 chocolate to each respondent as good gesture to encourage their interest in filling of questionnaires, so that the respondent should understand, that are interested in accurate data. We targeted both male and female respondents so that to insure gender diversity in the data collection. All the participants were told that are being assessed only, knowing their opinions, mainly their opinions, attitudes and behavior toward the effectiveness of their banks advertising and its credibility. After the distribution of the questionnaires to these respondents, we finally received 415, out of which 400 were found, complete in all respect, so 80% questionnaires included in the data analysis.

Measurement of variables and data estimation techniques

The variables (dimensions) of advertising experience used in this study have been taken from the relevant literature. This study applied cognitive, emotional, sensory Relation and behavioral advertising has been measured in the spirit of Barkus et al. (2009), Verleye (2015). Emotional advertising has been adopted from the previous studies of Fornerino et al. (2006), and Luo et al. (2011). Sensory advertising has been measured using the scale developed by Chang and Chieng (2006), and Verleye (2015). We used the scale of Chang and Chieng (2006), and Verleye (2015) to evaluate the relational advertising. We further evaluated the behavioural advertising in the spirit of Rajaobelina (2018), and Barkus et al, (2009). We adopted three items of the dependent variable advertising credibility has been measured with the scale used by Barki and Hartwick (1994). Further to state, that used Five Leckert Scale questionnaires for all those variables.

We applied very relevant and justifiable statistical techniques to conduct the analysis. We applied EFA to check the factor loading of each question in each variable to understand the communalities in various questions of a variable. We performed EFA as the questions of the variables have been slightly changed. We also performed KMO (1974) test to understand the sufficiency of the sample size. For further robustness of the construct we performed CFA, to validate the questions used in this study. As, we adopted the scales from previous literature, that is why CFA is the relevant tool to assess the validity of the questions used in these various variables. We applied Structural Equation Modeling approach for testing the hypothesis of the study.

IV. DATA ANALYSIS

Exploratory Factor Analysis, Average Variance and Composite Reliability

Table 1

Constructs		Factor loading EFA	Ave extracted	Varaαs/Comprel
Credibility	CR1	0.83	0.59	0.81/0.81
	CR4	0.81		
	CR3	0.64		
Cognitive advertising	Cog 1	0.82	0.62	0.93/0.96
	Cog 2	0.78		
	Cog 3	0.68		
Emotional advertising	EM1	0.78	0.57	0.80/0.80
	EM2	0.79		
Sensory adverteng	SEN 1	0.70	0.55	0.76/0.83
	SEN 2	0.76		
	SEN 3	0.70		
Relational advertising	REL 1	0.76	0.65	0.83/0.85
	REL 2	0.75		
	REL 3	0.82		
Behavioral Advertising	BEH 1	0.74	0.68	0.84/0.85
	BEH 2	0.76		
	BEH 3	0.83		

Table I shows the cronbach alpha value, factor loading and average variance explained. The Cronbach's value of all variables reported at the values above the critical value i.e 0.7 . Nunanly (1978) argued that alpha value of a variable 0.7 is acceptable. Composite reliability indices are laying between 0.81 and 96, which really above the thresh hold level for measuring the reliability (Fornell

and Larcker, 1981). All variables have standardized factor loading above 0.6, which determine the convergent validity (Fornell and Larcker, 1981). Average variances extracted (AVEs) of all variables are greater 0.50, which further signifies the kind of adequate convergence (Fornell and Larcker, 1981).

KMO and Bertlet Test

Table 2

KMO value	Bartlett's test of sphericity
.767	.000

Table 2 suggests that the data collected for the analysis of this study stand valid in term of sufficiency of the data. The reported value of KMO is above 0.6, which confirm the adequacy of the sample size (Tobanich, 2005). Further the Bertlet test also signifies the sufficiency of the data due to significance value of the test.

Confirmatory Factor Analysis

Table 3

Variables	CFI	RMSEA	GFI	SRMR
Cognitive advertising	0.91	0.043	0.93	0.05
Emotional Advertising	0.93	0.041	0.91	0.03
Sensory advertising	0.92	0.032	0.94	0.04
Relational Advertising	0.95	0.046	0.91	0.05
Behavioral Advertising	0.95	0.034	0.96	0.04
Credibility	0.91	0.047	0.92	0.03

Table 3 predicts the CFA of all variables. CFA has been conducted with a view to further validate the factors of each variable. The goodness of fit indices of all variables show that all constructs used in this study are valid tested variables, as the factors of each variable properly suited in the model of each individual variable

Discriminant Validity

Table 4

Variables	(1)	(2)	(3)	(4)	(5)	(6)
Credibility	0.59					
Cog Adv	0.22	0.62				
Emot Adv	0.27	0.08	0.57			
Sens Adv	0.35	0.03	0.41	0.55		
Rel Adv	0.06	0.03	0.18	0.21	0.65	
Beh Adv	0.23	0.38	0.42	0.47	0.46	0.68

Table 4 shows the Discriminant validity of the data. The results show Discriminant validity as there is no squared correlation (off-diagonal value) exceeding the AVEs (on-diagonal) (Fornell and Larcker, 1981).

Goodness of Fit for Structural Equation Model

The goodness of fit indices has been given in table 5, to predict the fitness of the hypotheses model. χ^2 is 123.55, which suggest that chi-square value is significant. The reported value of comparative fit index (CFI) is 0.96, which is above the critical value i.e. 0.90. The root mean square error of approximation (RMSEA) reported value is 0.04, which is well in ranges of the thresh hold value i.e. 0.05 to 0.08 as per Haier et al. (2006). The standardized root mean square residual (SRMR) reported value is in the ranges i.e. less than 0.05, this determines the fitness of the model. The Joreskog-Sorbom goodness of fit index (GFI) also determines the fitness of the model as the reported value is above the desired value i.e. 0.9.

Table 5

Determination Index	CFI	RMSEA	GFI	SRMR
Fit Value	0.96	0.04	0.92	0.03

SEM Path Analysis

Table 6

H1	Cog adv	→	Cre	3.67	0.000
H2	Em adv	→	Cre	3.32	0.002
H3	Sen adv	→	Cre	2.34	0.002
H4	Rel ad	→	Cre	2.10	0.039
H5	Beh ad	→	Cre	2.02	0.045

Table 6 describes the path analysis of the SEM, describing the hypothesis testing, the path weights show that cognitive advertising has positive significant on the adverting credibility in regards to Pakistani banking sector. Similarly emotional adverting and sensory advertising also positively significantly affect the adverting credibility of banking sector in Pakistan. Relational adverting and behavioral adverting also significantly affect the advertising credibility.

V. CONCLUSION

The study examines the relationship between five dimensions of experiential advertising (cognitive, emotional, sensory, relational and behavioral) and advertising credibility in the two Islamic and conventional banking sectors.

The research covers all the Islamic and conventional banks advertising appeals assessed and analyzed through business graduates because business graduates are those who can better understand the advertising appeals. Because the electronic advertising is mostly done in the banking sectors in Pakistan. The study has taken 200 Business graduates from the Islamic banks and 200 from conventional banks of Pakistan.

This study is a unique in the sense as none of the study exists in context of the Pakistan which explored the effects of all five dimensions of experimental advertising on advertisement Credibility. This study spotlights the effect of experimental advertising on the advertising credibility of banking sector in Pakistan. In this study we considered all dimensions of experimental advertising i.e. cognitive, sensory, emotional, relational and behavioral to predict the behavior of business graduates towards the advertising appeal of both conventional and Islamic banks advertising. We analyzed the responses of 400 business graduates regarding the advertising appeals of both conventional and Islamic banks. We applied SEM to test the hypothesis of the study. The findings revealed that all five dimensions i.e. cognitive, sensory, emotional, relational and behavioral aspects of experimental advertising have positive significant effect on the advertising credibility of both conventional and Islamic banks in Pakistan. This study

contributes in many ways. This study will add quality literature from Pakistani contacts, more ever, it will help the decision makers in designing their advertising strategies and promotional campaigns.

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