Unlocking the potential of branding in social marketing services: Utilising brand personality and brand personality appeal

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Abstract
Purpose - This paper aims to demonstrate the utility of branding theory for social marketing services. Specifically, this is to our knowledge the first to investigate brand personality (BP) and brand personality appeal (BPA) in a single study as predictors for consumer attitudes and intentions to engage with a service.
Design/methodology/approach - The associations between BP and BPA and their subsequent associations with attitudes and intentions are tested in two service types, i.e. a commercial marketing service (banking) and a social marketing service (health screening). This involved a cross-sectional dual online survey administered to a sample of 395 women 50-69 years old in Queensland, Australia. This sampling criterion represented the primary target audience for the social marketing service, which was breastscreening and was maintained for the banking services sample. Multiple mediation analysis using a bootstrapping approach was conducted using Mplus 6.11. Findings - BP and BPA perform similarly across the two service types. BP and BPA are related and have direct and indirect associations with consumer attitudes and behavioural intentions towards both commercial and social marketing services. Specifically, the BP traits of responsibility and activity were found to have significant direct and indirect relationships with attitudes and behavioural intentions towards both commercial and social marketing services. The relationships for the emotionality and simplicity traits were non-significant. The results also suggest that the attractiveness, favourability and clarity BPA traits had the strongest associations with consumer responses. Originality/value - This study demonstrates the utility of using branding in social marketing services, which to date has been under-utilised. It also offers originality by combining BP and BPA in the same empirical inquiry, which to date has been examined separately. A new and alternative factor structure for BPA is provided, and future research is recommended to further examine BPA in this and other contexts.

Keywords
personality, brand, utilising, services, appeal, marketing, unlocking, social, branding, potential

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1. Introduction

In recent years, service marketers have recognised the need to expand service thinking beyond a commercial orientation. This has resulted in a growing focus on transformative services aimed at improving consumer and societal welfare (Ostrom et al., 2010). Transformative Service Research (TSR) (Rosenbaum et al., 2011) focuses on the achievement of wellbeing outcomes through services at both the individual and community level (Anderson et al., 2013). TSR shares similar goals and objectives as social marketing (Fisk et al., 2014). Social marketing seeks to bring about positive social outcomes through the design and delivery of strategic marketing based programmes and policies to influence individuals, communities, structures, and societies (French and Gordon, 2015).

Social marketers have also begun to embrace service thinking, through an increasing focus on ‘social marketing services’ (Russell-Bennett et al., 2013, p. 223). Services are often an integral component of social marketing programmes, such as smoking cessation services to encourage people to quit smoking, and cancer screening services to facilitate preventative health programme objectives. However, services marketing perspectives in social marketing are in their relative infancy. Therefore, service thinking has not yet permeated the delivery of social marketing programmes containing service components. Scholars have also identified that social marketing including social marketing services often fail to embrace commercial innovations, such as the use of branding theory (Hastings and Domegan, 2013). Indeed,
service providers in the health domain can be reluctant to engage with marketing ideas and concepts due to negative perceptions towards marketing (Dalsace and Markovitch, 2009). As such, there is a requirement for research and knowledge generation on the utility and application of service thinking, and contemporary branding theory in the social marketing service domain.

This paper presents a study that explores the utility of contemporary branding concepts, and service thinking in social marketing services. Specifically, the study explores the relationship between brand personality (BP) represented by five factors - responsibility, activity, aggressiveness, simplicity, and emotionality (Guens et al., 2009) and the recently introduced concept of brand personality appeal (BPA) represented by three factors - favourability, originality, and clarity (Freling et al., 2011). Heretofore, the relationship between BP and BPA has not been tested in any marketing context including services, and social marketing (Freling et al., 2011). Testing these relationships can help offer greater conceptual understanding on brand personality theory. Furthermore, given the paucity of research on branding in social marketing (Gordon et al., 2008), the study also examines the impact of BP and BPA on consumer attitudes and behavioural intentions in the commercial and social marketing service domains. Investigating the potential influence of BP and BPA on consumers in a social marketing and commercial marketing domain permits the assessment of whether contemporary branding theory can directly transfer into the social marketing service context. If this were the case, it would be expected that this study would find that BP and BPA have a similar relationship, and subsequent impact on consumer attitudes and behavioural intentions in both commercial and social marketing service contexts. In testing these relationships, this study responds to Peattie and Peattie (2003) who have criticised assumptions that commercial marketing concepts can always directly transfer into social
marketing without adequate testing and/or adaptation. Insights from this study can therefore help inform the development of commercial marketing, and social marketing service brands with appropriate brand personalities and brand personality appeal traits.

The current study contributes to services marketing and social marketing knowledge by providing a definition of social marketing services and demonstrating their relevance to service marketers. Furthermore, testing the impact of commercial marketing service and social marketing service BP and BPA on consumer attitudes and behavioural intentions helps identify important insights for service branding in both contexts. This study also contributes to the branding literature through investigating the relationships between BP and BPA, which has not been done heretofore, as well as their relationships with consumer attitudes and behaviour. In doing so, the study provides an important extension on the work of Freling et al., (2011) who first introduced the concept of BPA. In the present study it is theorised that creating attractive BPs with effective BPA can positively influence consumer attitudes and behaviours (Freling et al., 2011). Accordingly, the present study also aims to identify important managerial implications for service brand marketing.

The following research questions are examined in the study:

**RQ1:** What are the associations between brand personality and brand personality appeal?

**RQ2:** What are the associations between brand personality and brand personality appeal, with consumer attitudes and behavioural intentions in the context of a social marketing, and a commercial marketing service?
The remainder of this article is structured as follows. The literature review begins with a
discussion of the use of branding in commercial marketing and social marketing services. The
concepts of brand personality and brand personality appeal are then reviewed. The theoretical
model for hypothesis testing in this study is then explicated. The study methodology
involving a dual online cross sectional survey of consumers using a social marketing, and a
commercial marketing service, is then introduced. Data analysis and results from the survey
research, involving factor analysis, and multiple mediation analysis are then presented. The
study findings, their relevance to understanding the use of BP and BPA, and the role and
utility of branding in social marketing services, are then discussed. The article concludes by
identifying the theoretical and managerial implications from this study and identifies study
limitations, offers suggestions for future research, and provides some concluding remarks.

2. Literature review

2.1. Branding in Services Marketing: Commercial and Social

A brand has been defined as “a name that symbolises a long-term engagement, crusade or
commitment to a unique set of values, embedded into products, services and behaviours,
which make the organisation, person or product stand apart and stand out” (Kapferer, 2012,
p.12). Service branding is conceptualised as an organisational capability, involving the
mobilisation of various interrelated organisational processes to perform branding activities,
including communication, pricing, and distribution of a brand (O’Cass and Ngo, 2011).
Branding is an important activity in service marketing as service brands are viewed as both a
function and an entity (Brodie, 2009). Brodie et al., (2006, p. 373) identify that service
brands “facilitate and mediate the marketing processes used to realise the experiences that
drive co-creation of value. They provide sign systems that symbolize meaning in the
marketing network, and hence are a fundamental asset or resource that a marketing organisation uses in developing service-based competency and hence competitive advantage”.

In addition to their value in symbolising meaning and providing competitive advantage, effective service brands can also directly influence consumers. Important outcomes achieved through successful service branding include customer satisfaction (O’Cass and Ngo, 2011), perceived quality, repurchase intentions (Baek and King, 2011), trust, referent influence, and social responsibility (Kemp et al., 2014). Therefore, branding is an important activity in the service sector, and unique from goods branding, as brand value in services is formed partly from the interactions between actors in the service exchange (Wallace and de Chernatony, 2011). Service employees have the opportunity to shape consumers’ perceptions of the brand through their service interactions (Wallace and de Chernatony, 2011).

In the extant literature branding has been investigated in a variety of service sectors including banking, retail (Wallace and de Chernatony, 2011), and telecommunications (Nysveen et al., 2013). Much of the existing literature on branding in both the goods and service sectors focuses on a commercial marketing. However, the American Marketing Association’s (AMA) 2013 definition of marketing acknowledges the role of marketing in providing value for society at large. This identifies the growing importance of non-commercial marketing, and specifically social marketing which is focussed on achieving societal, rather than organisational outcomes. Despite this, there is limited research on branding in social marketing (Gordon et al., 2008), and the impact of brand personality and brand personality appeal in social marketing has not been researched. Indeed, branding in social marketing has
been identified as an important yet under utilised device for achieving societal objectives (Keller, 1998; Hastings and Domegan, 2013).

In a systematic review of the use of branding in public health Evans et al., (2008) identified that the strategic use of branding in social marketing based on behavioural theory to change consumer attitudes and behaviours is relatively novel. This is surprising as many major health and social behavioural issues to which social marketing is applied such as obesity, or energy efficiency, require long term relationship building to influence behaviours. Furthermore, branding fulfils an important purpose in establishing meaningful connections and even a sense of community with target audiences through the marking of mental associations and emotions (Kapferer, 2012). This is useful for social marketing, which is often focussed on long-term behaviour maintenance. Despite the utility of branding as a marketing tool, the application of branding in social marketing is often underdeveloped, with failures to embrace long term relational thinking, and regular rebranding exercises due to political or structural reorganisations being commonplace (Hastings, 2007). This results in a failure to develop brand recognition, relationships and loyalty in social marketing (Gordon et al., 2008).

It should be acknowledged that there are some limited exceptions, and social marketing brands in the US such as the truth® (see Farrelly et al., 2005), and the ‘stand’ anti-tobacco brands (see Evans et al., 2007); and also the VERB physical activity brand (see Asbury et al., 2008), have been successful, highlighting the potential of branding in social marketing. For example, the VERB public health campaign to encourage children aged 9-13 years to be physically active, featured extensive formative research, a comprehensive brand strategy utilising expertise from Saatchi and Saatchi and Frankel, and engagement and co-creation
with the target audience (Asbury et al., 2008). Brand attributes developed for the VERB brand were inclusiveness, playfulness, having fun while playing with friends, and accessibility (Asbury et al., 2008). Evaluation of the VERB programme found that tweens who recognised the VERB brand and understood its message were more physically active than those unaware of the brand (Huhman et al., 2007). Furthermore, research suggested that high VERB brand equity was associated with increased positive attitudes towards physical activity, and that brand personality was a strong predictor of attitudes to physical activity (Price et al., 2009). These limited examples suggest the utility of branding for social marketing.

However, examples of successful social marketing branding remain the exception, and the optimal use of branding in social marketing remains a major challenge. For some scholars (see McDivett, 2003), the successful use of branding in social marketing requires moving beyond thinking about messages, persuasion and transactional values, to also acknowledging the importance of relational and long-term concepts familiar to mainstream service marketers. Despite this, much of the existing work on branding in social marketing is focused on programme development and communications. Service thinking in social marketing represents an emerging area of importance in social change programmes (Russell-Bennett et al., 2013), yet the use of branding in social marketing services remains under-developed. The use of branding in services enables the establishment of trust and commitment to a service, particularly in the health domain (Kemp et al., 2014), an area of important focus for social marketing.
This paper defines social marketing services, as services delivered in marketing based programmes designed to primarily facilitate socially (as opposed to commercially) beneficial outcomes. A wide range of actors including governments, local authorities, non-departmental public bodies, non-governmental organisations, and charities deliver social marketing services. Examples of such services may include, but are not restricted to, cancer screening services, smoking cessation services, and blood donation services. Essentially, social marketing services may be perceived as any service delivered in programmes that use a social marketing approach with the objective of engendering social good. For example, cancer screening services can often achieve positive outcomes for the individuals who use the service (i.e. through the early detection and treatment of cancer), and society more broadly (e.g. through the reduction of the incidence of later-stage cancer diagnoses and associated economic and social costs). However, the structural separation of service design and delivery from marketing units of government departments, and in the public and non-profit sector more broadly (Russell-Bennett et al., 2013), poses a challenge for the effective provision of social marketing services. Indeed, Fisk et al. (2014) identify that marketing, including branding, is often viewed as a communications function, leading to failure to integrate marketing strategy into the heart of the design and development of such services.

The failure to embrace branding theory in social marketing, and specifically in social marketing services is even more surprising given that many of the marketplace competitors to desired health and social changes possess powerful and evocative brands that influence attitudes and behaviour. For example, studies have identified the effect of tobacco brands on youth attitudes and smoking behaviour (see Fischer et al., 1991; Emri et al., 1998); high levels of recognition of fast food brands on young people (Arredondo et al., 2009); and the
influence of consumer socialisation of adolescents to alcohol brands on their drinking behaviour (Harris et al., 2015).

Heretofore, the true potential of social marketing branding has yet to be realised (Hastings and Domegan, 2013), especially given the recent growth of interest in social marketing services (see Russell-Bennett et al., 2013). The lack of investigation on branding in social marketing services represents an important gap in the literature, which this study aims to address. The aim of this study is to unlock the potential of branding and service thinking in social marketing, by testing and comparing the effect of brand personality, and brand personality appeal on social marketing and commercial marketing service users. Henceforth, the concepts of brand personality and brand personality appeal are considered.

2.2. Brand personality

Brand personality (BP) involves assigning human personality traits and characteristics to a brand to achieve differentiation and influence consumer behaviour in the marketplace (Aaker, 1997). It is theorised that personification of a brand with gender, age, socio-economic class, psychographic, and emotional characteristics can be an effective way to understand brand performance, and to build brand equity.

There is a well-established literature suggesting that BP plays an important role in influencing consumer attitudes and behaviours (Sirgy, 1982). Aaker (1997) developed a five-factor model of BP. This model was based on the Big Five personality traits framework of openness, conscientiousness, extraversion, agreeableness, and neuroticism that emanated
from the psychology discipline (Tupes and Christal, 1961). Aaker’s (1997) model included the following five dimensions of BP that are measurable using a generalisable scale: *sincerity, excitement, competence, sophistication, and ruggedness*. Since the development of the BP concept, a number of empirical studies have tested and applied the theory to brand research, including in the service area (e.g. Spielmann and Babin, 2011). BP has been found to stimulate active information processing (Biel, 1992), influence levels of consumer trust (Fournier, 1998), and influence brand affect (Sung and Kim, 2010). Furthermore, studies have suggested that BP can increase brand loyalty (Kim *et al.*, 2001; Sung and Kim, 2010). A recent meta-analysis identified that BP can also influence brand attitude, image, commitment, and purchase intentions (Eisend and Stokburger-Sauer, 2013). Issues such as building positive brand image, developing brand trust and loyalty, and influencing consumer behaviours are important concerns in commercial marketing (Farris *et al.*, 2010). However, they are perhaps even more relevant in service, and social marketing contexts. Services are high involvement, and often involve long-term engagement with consumers. Furthermore, health and social behaviour change programmes (social marketing) often involve long-term commitment and fostering relationships between consumers and service agents (Hastings, 2003).

Despite the predominance of Aaker’s (1997) BP framework, a number of criticisms of the model have emerged in recent years. One criticism is that the definition of BP is imprecise and embraces several other brand characteristics such as age, and gender, which are not directly related to personality (Azoulay and Kapferer, 2003). This suggests a potential construct validity problem in that it may not be apparent whether actual BP, or perceived user characteristics have been measured. Another criticism is that the Aaker (1997) model was developed based on between-brand variance, generating concerns about the factor structure.
for analysis at the respondent level for a specific brand, or within a specific product or service category (Austin et al., 2003). Guens et al., (2009) also identify concerns regarding the replicability of the model cross-culturally, highlighting that a number of consumer researchers have developed country-specific BP scales (Bosnjak et al., 2007; Milas and Mlačić, 2007). More fundamental concerns about what factor-based models of BP are measuring have also been expressed (Avis, 2012).

Later studies have attempted to address some of these concerns by augmenting or developing BP models. Guens et al., (2009) followed a BP scale development process that combined Rossiter’s (2002) focus on the importance of thorough construct definition, recognition of the importance of the nature of the object, and expert opinion; with the more traditional and rigid procedure espoused by Churchill (1979). In doing so, Guens et al., (2009) developed a BP scale that was shown to be reliable for between-brand between-category comparisons, for between-brand within-category comparisons, and for between-respondent comparisons. Furthermore, the scale demonstrated high test-retest reliability and cross-cultural validity. Accordingly, the Guens et al., (2009) scale was deemed appropriate for use in this study.

Despite the apparent utility of the BP concept, it does not actually tell marketing managers how they can develop brand strategy to influence outcomes. The various BP scales measure the personality attributable to brands, and which personality traits may influence consumer behaviour, but they do not unpick the processes through which consumers engage with brand personalities. Furthermore, these models do not identify what makes one BP better or more effective than another. This represents a significant gap in the knowledge base. Recognising
this, Freling et al. (2011) conducted theory and scale development research to investigate consumers’ perceptions concerning the appeal of a brand’s personality.

2.3. Brand personality appeal

Freling et al. (2011) conceptualised and developed a measure of brand personality appeal (BPA) – the ability of a brand to appeal to consumers through its personality traits. However, given the novelty of the BPA concept, few studies have combined measures of BP and BPA. Doing so offers the utility of not only identifying and describing a given brand’s personality, but also measuring the impact of that brand’s personality on consumer attitudes and behaviour. Freling et al. (2011, p.393) define BPA as ‘a brand’s ability to appeal to consumers through the combination of human characteristics associated with it’. The practical implications from the development of the BPA concept lie in its ability to assess the degree of appeal of a brand’s personality. This knowledge can assist marketing managers’ understanding of the relevance, effect, and longevity of a specific BP, and how that personality affects consumer attitudes and behaviours.

The Freling et al. (2011) BPA model consists of three factors: favourability, originality, and clarity. Favourability refers to the extent to which consumers positively regard the brand’s personality. The favourability factor permits assessment of whether consumers perceive a brand’s personality as being favourable and able to offer satisfaction, thereby leading to more positive evaluation with regards to consumption of that brand. However, consumers may perceive a number of brands in the marketplace to be favourable, without being able to distinguish between them. Therefore, favourability alone is not sufficient for a BP to appeal
to consumers. *Originality* refers to the extent to which consumers perceive the brand’s personality to be unique and distinct from other brands in the market. This gives consumers a reason to purchase one brand over another (Keller, 1993). Finally, whilst the favourability and originality of BP are important, they are not sufficient if the brand’s personality is not salient to the target audience (Keller, 1993). Thus, the third dimension of BPA, *clarity*, refers to the extent to which a brand’s personality is apparent and recognisable to target consumers (Freling et al., 2011). Understanding how apparent that a consumer perceives a brand’s personality to be is based upon Fishbein and Azjen’s (1975) expectancy-value model, which posits that evaluations are partially based on beliefs about the attributes of the entity or the probability that the entity possess particular attributes.

Empirical testing of the BPA concept found that it had direct and positive influences on consumer purchase intentions, with *favourability* having the greatest impact, followed by *originality*, and then *clarity* (Freling et al., 2011). Given the novelty of the BPA concept, and the proposed favourability, originality, and clarity dimensions (Freling et al. 2011), further testing of the model is appropriate across different brands and contexts. The parameters bounding the social marketing context, including an emphasis on social good not corporate benefit, the use of different marketing mix tools in interventions (Gordon, 2012), and a non-monetary exchange between programme agents and consumers (Stead et al., 2007), differ considerably from commercial marketing (Peattie and Peattie, 2003). As such the assumption that commercial brand theory (including BP and BPA) can transfer directly into the social marketing context requires careful investigation. The present study tests the BP and BPA constructs in social marketing and commercial marketing services, and presents suggestions for future research and practice in this area.
2.4. Theoretical model and hypotheses

In order to address the two research questions, the overarching aims of this study is to understand the associations between BP and BPA, and determine their influence on consumer attitudes and behavioural intentions in social marketing, and commercial marketing services. We posit that BP has a direct relationship with BPA, and that BP has indirect relationships with attitudes and behavioural intentions that are mediated by BPA. The five hypothesised relationships between BP, BPA, attitudes, and behavioural intentions are presented in Figure 1.

Figure 1: Theoretical model for testing

We anticipate that BP will have both positive and negative relationships with BPA, given the nature of the BP dimensions. We also posit that BPA will mediate the relationships between the BP dimensions and attitudes and behavioural intentions, leading to indirect relationships between them.
H1a: Responsibility has a direct and positive relationship with BPA.

H1b: Responsibility has an indirect relationship with attitudes and behavioural intentions via BPA.

We posit that responsibility will have a direct and positive relationship with BPA as the services selected for this study were banking and financial services, and health screening services. These can be considered as credence services, which require specialised knowledge to produce (Ostrom and Iacobucci, 1995). As such, it is anticipated that characteristics such as perceived responsibility would be associated with technical quality and expertise, which would then be viewed favourably by clients of the service.

H2a: Activity has a direct and positive relationship with BPA.

H2b: Activity has an indirect relationship with attitudes and behavioural intentions via BPA.

We anticipate that activity will have a direct and positive relationship with BPA, as activity can relate to proactively managing and maintaining relationships with clients, as part of sound relationship marketing practices. Furthermore, credence services tend to be high involvement and more complex than other service types (McColl-Kennedy and Fetter, 2001), therefore the activity characteristic is likely to be viewed favourably by clients of the service.

H3a: Aggressiveness has a direct and negative relationship with BPA.

H3b: Aggressiveness has an indirect relationship with attitudes and behavioural intentions via BPA.

We expect that aggressiveness will have a direct and negative relationship with BPA, as aggressiveness is associated with negatively-oriented characteristics, creating negative perceptions amongst target audiences. Health and finance are contexts associated with the
desire for safety and security, therefore aggressiveness is likely to be viewed as a trait that is overwhelming or threatening. This perceived threat can cause target audiences to feel fearful, and create anxiety and stress (Lancaster, 2005), leading to the avoidance of the service.

_H4a: Simplicity has a direct and negative relationship with BPA._

_H4b: Simplicity has an indirect relationship with attitudes and behavioural intentions via BPA._

We anticipate that simplicity will have a negative relationship with BPA, as credence services are those that are complex (McColl-Kennedy and Fetter, 2001). This is incongruent with simplicity characteristics and therefore is likely to lead to negative attitudes and behavioural intentions towards a simply-perceived credence service.

_H5a: Emotionality has a direct and positive relationship with BPA._

_H5b: Emotionality has an indirect relationship with attitudes and behavioural intentions via BPA._

It is anticipated that emotionality will have a direct and positive relationship with BPA. Given that financial and health services are viewed as high involvement services (McColl-Kennedy and Fetter, 2001), it is expected that there are also higher levels of risk associated with financial safety and security, as well as health security. Therefore, it is anticipated that services display emotionality are those that acknowledge the emotional associations that clients have about those service.

3. Methodology

3.1. Study design and setting
The study design involved a dual cross sectional online survey with Australian consumers to measure and assess BP and BPA of a social marketing service brand: BreastScreen Queensland (BSQ), and a commercial marketing service brand: Commonwealth Bank. The use of a dual survey approach enabled assessment of within-brand context antecedents and effects of BP and BPA, and importantly to assess between-context differences.

BSQ is a state-wide breast cancer screening service targeted to women aged 50-69 in the state of Queensland, Australia, with the aim of reducing the impact of a breast cancer diagnosis through early detection (BSQ, 2012). In 2007, BSQ launched a social marketing campaign addressing the barriers to regular screening by dispelling myths about breast cancer (BSQ, 2009). This was followed by a rebranding exercise in 2009, which saw the development of a new logo and brand image and attributes for the service.

Commonwealth Bank is an Australian based multi-national bank with business across Australia, New Zealand, Fiji, South-East Asia, USA and the UK. The bank is one of Australia’s big four banks (Paul and Kourouche, 2008), is listed on the Australian stock exchange, and has traditionally performed well in the marketplace (Otchere and Chan, 2003). In 2012, Commonwealth Bank embarked upon a brand repositioning process using an integrated marketing communications campaign entitled ‘Can’ (Commonwealth Bank, 2013). Given the prominence of the Commonwealth Bank service brand, its anticipated familiarity with the study sample, and its recent brand repositioning strategy (similar to BSQ), the brand was deemed appropriate for inclusion in the present study.
3.2. Sampling

To investigate the BP and BPA of the BSQ and Commonwealth Bank brands, a cross-sectional dual online survey was administered to a sample of 395 women aged 50-69 residing in Queensland, Australia. This sampling criterion represents the primary target audience for breastscreening services and was maintained for the banking services sample to facilitate between brand and context comparison. A sample frame of potential respondents was obtained from a national consumer panel database, which provided incentive points to encourage members to participate in the research. Potential respondents were emailed with information about the study, provided consent, and were then invited to complete the survey by clicking on a web link hosting each version of the survey. Each version of the online survey was designed to take approximately 15 minutes to complete and remained online for a period of two weeks. Respondents were informed that their participation was entirely voluntary, and that they were free to leave the study at any time. Ethical approval for the study was obtained from the University’s Human Research Ethics Committee.

3.3. Data collection and analysis

Survey data was collected and exported into SPSS for initial analysis (Muthén and Muthén, 2010). The associations of BP with BPA and the indirect paths linking BP with attitudes/intentions via BPA were then examined using multiple mediation models performed with Mplus version 6.11 (Muthén and Muthén, 2010). Separate path models were tested for each BP dimension and each outcome (i.e. attitudes or behavioural intentions). Each path model tested multiple indirect pathways linking the respective BP dimension (e.g. responsibility) with the outcome (e.g. attitudes) through the BPA dimensions. The significance of each indirect effect (e.g. responsibility → originality → attitudes) was


determined using bootstrapping with 5,000 resamples and 95% bias and accelerated confidence intervals (Hayes, 2013). Each model controlled for age, education, employment, sample (i.e. BSQ or Commonwealth samples), and the other four BP dimensions.

Auxiliary analyses were then performed to examine whether any of these associations varied between the type samples. This involved re-running all the mediation models with ‘sample’ (i.e. BSQ or Commonwealth) as a moderator of the “a” and “b” paths (Hayes, 2013).

4. Results

Initial analysis of the data was undertaken using SPSS 19 to assess for common method bias. Harman’s one-factor test was performed (Podsakoff et al., 2003) and no common method bias was identified in either sample (BSQ sample % of variance = 29.2%; Commonwealth sample % of variance = 33.5%). Reliability tests followed by validity tests using Exploratory Factor Analysis (EFA) were conducted on the scale measure items and items with low loadings and cross-loadings were removed (see Appendix).

4.1. Sample characteristics

A total of n=250 responses were collected for the BSQ version of the survey. In this sample, most of the respondents were current clients of BSQ (78.7%), and were either employed (27.2%) or retired (26.4%). Half were aged in their fifties (50%), and the highest educational qualification received was predominantly High School or Diploma equivalent (52.4%).
A total of n=145 responses were collected from the Commonwealth Bank version of the survey. In this sample, 29.7% most of the respondents were current Commonwealth Bank customers (29.7%), aged in their fifties (46.2%), and were either employed (33.8%) or retired (29.7%). The highest educational qualification received in this sample was predominantly High School or Diploma equivalent (44.8%).

4.2. Construct validation - BP

The factor structure of the BP scale was examined via confirmatory factor analysis (CFA) using Mplus 6.11. Model fit was informed by the comparative fit index (CFI) and Tucker-Lewis index (TLI) where values approaching 0.95 are indicative of a good model fit (Hu and Bentler, 1998). The root-mean square error of approximation (RMSEA) and standardised root-mean-square residual (SRMR) were also investigated, with an appropriate model fit indicated by values below .06 and .08 respectively (Hu and Bentler, 1998).

The Chi-square value for this model was significant ($\chi^2 (36) = 255.09$), indicating a difference between expected and observed covariance matrices. The CFI (.91), TLI (.86), RMSEA (.13) and SRMR (.11) indicated some problems with model fit. Inspection of the factor loadings indicated a low factor loading for the ‘ordinary’ item on the ‘simplicity’ factor ($\beta = .17$). The CFA was subsequently performed again with this item removed. The Chi-square was still significant ($\chi^2 (28) = 165.35$), but improved significantly ($\chi^2$ for difference (8) = 89.74, p < .001). Furthermore, the CFI (.94), TLI (.90), and SRMR (.07) all improved and indicated a reasonable model fit. The RMSEA remained above the .08 cut-off (.11). However, it is important to note that the RMSEA is biased towards indicating a poorer fit by
smaller samples (e.g., n < 250) (Hu and Bentler, 1998). Therefore, the higher RMSEA values observed in this paper could be reflective of the sample size.

The levels of internal consistency were appropriate for the responsibility ($\alpha = .88$), activity ($\alpha = .91$), and aggressive dimensions ($\alpha = .67$). Cronbach’s alphas could not be calculated for the simplicity and emotionality subscales, given that they each consisted of a single item.

4.3. Construct validation - BPA

Since the psychometric properties of the BPA scale have been less extensively examined and also because the nature of BPA could vary by context, exploratory factor analysis (EFA) and CFA were performed. In relation to the dimensions of BPA proposed by Freling et al. (2011), their research found that favourability was most predictive of consumer attitudes and behaviour, followed by originality, and clarity. The factor analysis on BPA in the present study involved splitting the sample into two even groups, with EFA performed on the first sub-sample and CFA performed on the second sub-sample. The EFA was performed using Mplus 6.11 with varimax rotation; and the optimal number of factors was determined on the basis of eigenvalues and visual inspection of the scree plot. This identified four distinct factors; the factor loadings are shown in Table 1.

[INSERT TABLE 1 ABOUT HERE]
This factor structure differs from the structure reported by Freling et al. (2011). Therefore, we utilised a reflective approach to construct development outlined by Gilliam and Voss (2013) and used by Guens et al., (2009) to develop their BP scale. Gilliam and Voss (2013) identify a six step process for construct definition involving writing the preliminary definition, consulting the literature and building the nomological network, assessing the value added by the construct definition, refining the definition, utilising an expert judging process, and adjusting the definition and iteration. In the present study, this process was facilitated through expert opinion (consultation with a panel of ten leading social marketing, and branding, academics and practitioners), consultation of extant literature, focus on the object and the general context, assessing the value of the proposed constructs, and refining and adjusting the construct definitions. Following this process, the four factors of BPA identified in this study were labelled attractiveness, favourability, originality and clarity. Despite some differences, these themes are largely similar to those identified by Freling et al. (2011).

The CFA indicated some problems with model fit, as reflected by a significant Chi-square ($\chi^2(98) = 310.53$), and values for CFI (.91), TLI (.89), RMSEA (.11), and SRMR (.09). One item (ordinary) cross-loaded onto two factors, suggesting low discriminatory power. When this item was removed, the Chi-square value remained significant ($\chi^2(84) = 265.55$), but improved significantly ($\chi^2$ for difference (14) = 44.98, p < .001). Furthermore, although the RMSEA remained slightly high (.11), the CFI (.92), TLI (.90), and SRMR (.07) indicated an appropriate model fit (Hu and Bentler, 1998). The levels of internal consistency were appropriate for the attractiveness ($\alpha = .89$), favourability ($\alpha = .91$), originality ($\alpha = .79$), and clarity ($\alpha = .85$) dimensions.
4.4. Results of hypotheses testing

The results of the hypotheses testing as well as results of the specific path models linking BP, BPA, and attitudes/intentions are shown in Table 2 (attitudes) and Table 3 (behavioural intentions). These results are summarised below to outline the relationships between BP and BPA, and also the indirect effects linking BP with attitudes/intentions via BPA.

[INSERT TABLE 2 ABOUT HERE]

[INSERT TABLE 3 ABOUT HERE]

As shown in Table 2, responsibility was significantly and positively associated with favourability ($\beta = .37, p < .05$) and inversely associated with clarity ($\beta = -.23, p < .05$). This provides partial support for Hypothesis 1a. Activity was positively associated with favourability ($\beta = .44, p < .05$), but inversely associated with clarity ($\beta = -.26, p < .05$) and originality ($\beta = -.38, p < .001$), providing partial support for Hypothesis 2a. Aggressiveness, simplicity, and emotionality were not significantly associated with any of the BPA variables. Therefore, there was not any support for Hypotheses 3a, 4a, and 5a.

The results of the mediation models are shown in Tables 2 and 3 and significant results are illustrated in Figures 2 and 3. These findings indicate significant relationships (indirect and/or direct relationships) of responsibility and activity with attitudes and behavioural intentions. These significant results are summarised in the following sections.
Responsibility. There was a significant relationship (c path) between responsibility and attitudes ($\beta = .64$, $p < .001$). This is unsurprising as responsibility was measured by the items ‘down to earth’, ‘stable’, and ‘responsible’, which are all qualities and characteristics that many consumers are likely to expect from brands, particularly those associated with financial and health services. This relationship attenuated slightly in the presence of the BPA variables but remained significant ($\beta = .47$, $p < .001$). As shown in Figure 2A, there was a significant indirect effect linking responsibility with attitudes through favourability ($\beta = .10$, 95% confidence interval [.01, .23]).

Responsibility was also significantly associated with behavioural intentions (c path: $\beta = 1.92$, $p < .001$). This relationship attenuated slightly in the presence of the BPA variables ($\beta = 1.44$, $p < .001$). As shown in Figure 2B, responsibility was significantly associated with behavioural intentions via clarity ($\beta = .06$ [.00, .20]). As with its relationships with attitudes, it is unsurprising that responsibility is significantly associated with behavioural intentions as it was measured by qualities that consumers are likely to expect from health, and financial services. In combination, these findings provide support for Hypotheses 1b.

Figure 2: Simplified multiple mediation models for responsibility and attitudes (A) and behavioural intentions (B) through BPA
Activity. The total (c path) and direct (c’ path) paths linking activity with attitudes were not significant. However, as shown in Figure 3A, activity was significantly associated with attitudes via favourability ($\beta = .12 [.03, .24]$).

There was a significant total effect between activity and behavioural intentions ($\beta = .61, p < .05$), which was not significant with the inclusion of the potential mediators. As shown in Figure 2B, activity was significantly associated with behavioural intentions through clarity ($\beta = .08 [.00, .22]$). This indicated that higher clarity partially mediated the positive association between activity and behavioural intentions. This finding provides partial support for Hypothesis 2b. Activity was measured by qualities like dynamism, and innovation, which are likely to be viewed by consumers as positive, responsive characteristics for financial and health services to have. Prior research supports these findings, with O’Loughlin and Szmigin (2005) finding in their study of consumer perspectives of branding in the Irish retail-banking sector that values dimensions such as innovation, and stability were of significant importance.
These qualities are likely to make these services appear to be responsive to consumers’ needs and wants, rather than simply reactive. In health services, this can refer to the interpersonal quality of the service employees who come into direct contact with clients (Dagger et al., 2007), which has been found to be an important quality to preventative health service users like breast screening (Zainuddin et al., 2013). Both relationships are partially mediated by the BPA of clarity, suggesting that a simple, easily understood brand message about the responsibility and activity of a service will impact consumers’ intentions to use the service in the future.

**Figure 3: Simplified multiple mediation models for activity and attitudes (A) and behavioural intentions (B) through BPA**

*Results are reported as unstandardised beta coefficients.*
---Significant indirect effects indicated by dashed lines.

**Aggressiveness.** The results indicated that aggressiveness was significantly associated with attitudes (c path $\beta = -.41$, $p < .05$) which is also unsurprising as banking and health services can be considered as conservative and therefore any display of aggression by the brand is likely to negatively impact attitudes (Guens et al., 2009). This attenuated slightly in the presence of the BPA mediators ($\beta = -.32$, $p < .05$). None of the indirect effects were
significant. There was a significant inverse association between aggressiveness and behavioural intentions ($\beta = -.60, p = .002$), which attenuated and was not significant in the presence of the BPA dimensions ($\beta = -.22, p = .21$). Again none of the indirect effects were significant. Based on these findings, Hypothesis 3b was not supported.

Finally, no significant direct or indirect associations between simplicity, and emotionality and attitudes and behavioural intentions were identified. Therefore, Hypotheses 4b and 5b were not supported.

4.5. Comparing social marketing and commercial marketing service samples

Additional analyses indicated that service type did not moderate any of the associations reported above. This suggests that the pattern of results does not differ significantly between the Commonwealth Bank and BSQ samples. This finding provides an important contribution to knowledge, particularly in social marketing research, as it suggests that branding theory, and BP and BPA are likely to function in a similar way for social marketing services as commercial marketing services.

5. Discussion

The current study provides three major contributions. First, this study demonstrates the relevance of social marketing services in the wider service marketing research agenda. Second, this study is one of the first to incorporate both BP and BPA in the same inquiry and test the relationships between the constructs. In doing so, this study has demonstrated that
BPA mediates the relationship between BP and consumer attitudes and behaviours. This suggests that BP and BPA should be important considerations when developing service brand strategy. Third, the study provides empirical evidence suggesting that creating social marketing and commercial marketing service brands with desirable BP and BPA characteristics can positively influence service user attitudes and behaviour. These insights are important for service marketing and particularly social marketing scholars and practitioners, given that brand theory and service thinking has only recently been engaged with in the social marketing domain. The study demonstrates the synergy between service thinking and social marketing, and encourages service marketers, whether in the commercial or social marketing domain to carefully consider and utilise BP and BPA theory in service design and delivery. The theoretical and managerial implications from the study are presented henceforth, followed by a discussion on study limitations and suggested directions for future research.

5.1. Theoretical implications

The present study had two main aims. The first was to examine the associations between brand personality and brand personality appeal. The results indicated that responsibility and activity were significantly associated with BPA, particularly in relation to favourability, clarity, and originality. The second aim of the study was to investigate whether BPA acted as a mediator linking BP with attitudes and behaviours. Again significant findings were observed for responsibility and activity, with their associations with attitudes/behaviours significantly mediated by some of the BPA dimensions. Importantly, we found that the pattern of results did not vary significantly between a social marketing and commercial
marketing context. This suggests that BP dimensions could be associated with consumer attitudes and behaviours via BPA across different service brand contexts.

Specifically, the study identified that the responsibility BP dimension had a significant and positive association with service user attitudes that is mediated by the BPA dimension of favourability. Responsibility also had a significant and positive association with the behavioural intentions of service users, mediated by the BPA dimension of clarity. Furthermore, the study found that the activity BP dimension had a positive association with behavioural intentions, mediated by the BPA dimension of clarity. The aggressiveness dimension of BP was found to have a significant and negative association with attitudes (which is unsurprising given that health and financial services are relatively conservative and this aggressiveness in branding would likely be poorly received by consumers), and that this relationship was mediated by the BPA dimension of attractiveness. Aggressiveness was also found to have a significant and direct negative relationship with the behavioural intentions of service users. The identification that BPA has a mediating effect on the relationship between BP and consumer attitudes and behaviours addresses the gaps in theoretical understanding of the relationship between BP and BPA identified by Freling et al., (2011).

In addition, the current study uncovered an alternative factor structure for BPA, as the factor analysis conducted revealed a four-factor structure comprising of favourability, originality, clarity, and attractiveness, compared to the three-factor structure of favourability, originality, and clarity originally proposed by Freling et al., (2011). The differences in these findings could be attributed to differences in the operationalisation of the two studies. In our current study, data was collected from consumer panel members, while the Freling et al., (2011)...
study utilised university students. Furthermore, the Freling et al., (2011) study tested the BPA scale on a fictitious magazine brand, while the current study used actual brands. Given the novelty of the BPA scale, it would benefit from further testing in future empirical studies across multiple product categories. This would not only serve to strengthen the reliability and validity of this new scale, but also test its relevance and applicability to other product categories.

5.2. Managerial implications

The findings from the present study suggest that service marketers should seek to create social and commercial marketing service brands with personalities characterised by responsibility (i.e. being stable, responsible and down to earth) and activity (i.e. dynamism and innovation), and with brand personality appeal of favourability (i.e. being favourable and offering satisfaction) and clarity (i.e. simple and easy to understand). It could also be suggested that service marketers should avoid creating brands with aggressive brand personalities given the negative impact on the attitudes and behavioural intentions of service users in this study.

The BP dimensions of emotionality and simplicity, and the BPA dimension of originality, were found to have no significant association with consumers’ attitudes or behavioural intentions in both the health service (i.e. social marketing) and financial service (i.e. commercial marketing) context. This suggests that in the contexts of social marketing health screening services, and financial services creating brands with emotional, and simple personalities, and with original brand personality appeal many not be desirable. This is consistent with previous work that suggests users of financial services seek utilitarian benefits (see Dabholkar, 1996), and users of health services place greater value on functional benefits.
over emotional benefits (see Zainuddin et al., 2013). However, further research is required to test these assumptions, particularly in different service contexts.

5.3. Limitations and suggestions for future research

The current study poses three limitations, which offer potential areas of further research. First, the study focused on service branding and did not consider corporate branding or corporate social responsibility activities. These areas fall outside the scope of social marketing and social marketing services, as well as social marketing service brands. Second, only two service brands were tested in the current study from two service sectors, banking, and health. There are a multitude of brands in the marketplace from a diverse range of goods and service sectors that offer opportunity for further research on BP and BPA. Finally, the two brands tested in this study were Australian brands. Further research examining service brands from an international or global perspective are likely to yield valuable insight.

Moving forward, further empirical work to test the BPA scale is required, given the differences between the findings of the current study and the original Freling et al., (2011) study. In particular, more research that incorporates the BP and BPA scales into the same study would be welcomed to help further explore the relationships between the two concepts. Furthermore, longitudinal research is required to determine the nature, magnitude and temporality of associations between BP, BPA and service user attitudes and behaviours, as this can help identify causal inferences that are not possible in cross-sectional studies. Finally, work across other service contexts both in the social marketing and commercial
marketing domains can help develop further understanding of what brand personality, and brand personality appeal characteristics are important.

6. Conclusions

The results identified here suggest that BP and BPA are related, and that BP and BPA have similar effects on consumer attitudes and behavioural intentions in both the commercial, and social marketing service contexts. This suggests that branding, and specifically BP and BPA are likely to function as effectively for social marketing services, as for commercial goods and services. This is an important finding, as it suggests that in relation to branding, commercial marketing concepts have direct transference to social marketing. Furthermore, the study found that BP and BPA can positively influence consumer attitudes and behavioural intentions in both the social marketing service, and commercial marketing service context. This identifies the relevance and importance of these concepts to service marketers delivering social and commercial marketing services. With respect to social marketing, such findings help demonstrate the utility of branding for social marketing, and can assist in overcoming public and health sector resistance to commercial marketing ideas. More broadly, the results here suggest that service marketing scholars and practitioners should unlock the potential of branding and particularly BP and BPA to build successful service brands.
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Dr Ross Gordon is a Senior Lecturer in Marketing at Macquarie University in Sydney. He previously worked at and remains a member of the Centre for Health Initiatives at the University of Wollongong, and also worked at the Institute for Social Marketing at The Open University (ISM-Open) and prior to that the ISM at the University of Stirling. He is also
President of the Australian Association of Social Marketing (AASM). His expertise lies in social marketing, consumer cultures, and critical marketing teaching and research. His current research interests include, social marketing theory and practice, strategic and systems level social marketing, consumer cultures, critical social marketing, sustainability, marketing ethics, and critical marketing. Ross is also a specialist on the topic of alcohol marketing. He has published 60 academic journals, book chapters and conference papers including in outlets such as *European Journal of Marketing, Journal of Business Research, Marketing Theory, Journal of Macromarketing, and Journal of Social Marketing*; and has delivered numerous client reports and invited presentations.

Dr Nadia Zainuddin is a Lecturer in Marketing in the Faculty of Business at the University of Wollongong and a member of the Centre for Health Initiatives. She has a PhD in social marketing and has a special interest in preventative health and wellness services. Specifically, Nadia’s primary research interest lies in the area of value, which seeks to understand value co-creation in services and social marketing. Her work has appeared in the *European Journal of Marketing, the Journal of Marketing Management*, and the *Journal of Social Marketing*.

Dr Christopher Magee is a Senior Research Fellow and Deputy Director of the Centre for Health Initiatives at the University of Wollongong. His primary research interests are in health psychology and population health, particularly understanding the impact of lifestyle behaviours on health outcomes. His research involves the use of contemporary statistical modelling approaches for longitudinal data such as lagged panel mediation models and growth mixture modelling. Christopher has published more than 40 publications in peer
reviewed journals such as *Pediatrics*, and *Sleep Medicine and Obesity*, and has contributed to numerous stakeholder reports.
Table 1: Factor loadings for each of the four factors identified in the EFA.

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<th>Clarity</th>
<th>Originality</th>
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Table 2: Summary of results from the mediation models examining indirect paths linking brand personality with attitudes via brand personality appeal.

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<th>Hypothesis testing result</th>
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<th>H3: Partially supported</th>
<th>H4: Not supported</th>
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* p < .05; ** p < .001
Table 3: Summary of results from the mediation models examining indirect paths linking brand personality with behavioural intentions via brand personality appeal.

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<td>1.03</td>
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<tr>
<td>Activity</td>
<td>The brand is active</td>
<td>.82</td>
<td>5.83</td>
<td>1.08</td>
</tr>
<tr>
<td></td>
<td>The brand is dynamic</td>
<td>.91</td>
<td>5.14</td>
<td>1.28</td>
</tr>
<tr>
<td></td>
<td>The brand is innovative</td>
<td>.83</td>
<td>5.13</td>
<td>1.24</td>
</tr>
<tr>
<td>Aggressiveness</td>
<td>The brand is aggressive</td>
<td>.62</td>
<td>3.87</td>
<td>1.59</td>
</tr>
<tr>
<td></td>
<td>The brand is bold</td>
<td>.73</td>
<td>4.35</td>
<td>1.47</td>
</tr>
<tr>
<td>Simplicity</td>
<td>The brand is ordinary</td>
<td>Item removed</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>The brand is simple</td>
<td>.57</td>
<td>4.96</td>
<td>1.40</td>
</tr>
<tr>
<td>Emotionality</td>
<td>The brand is sentimental</td>
<td>.36</td>
<td>4.00</td>
<td>1.46</td>
</tr>
<tr>
<td></td>
<td>The brand is romantic</td>
<td>Item removed</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Favourability</td>
<td>This brand’s personality is satisfactory...unsatisfactory</td>
<td>.77</td>
<td>4.45</td>
<td>1.78</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is pleasant...unpleasant</td>
<td>.77</td>
<td>4.54</td>
<td>2.03</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is attractive...unattractive</td>
<td>.72</td>
<td>4.45</td>
<td>1.52</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is positive...negative</td>
<td>.69</td>
<td>4.52</td>
<td>1.89</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is bad...good</td>
<td>.80</td>
<td>4.48</td>
<td>2.11</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is poor...excellent</td>
<td>.75</td>
<td>4.39</td>
<td>1.90</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is undesirable...desirable</td>
<td>.77</td>
<td>4.43</td>
<td>2.00</td>
</tr>
<tr>
<td>Originality</td>
<td>This brand’s personality is common...distinctive</td>
<td>.52</td>
<td>4.58</td>
<td>1.58</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is ordinary...novel</td>
<td>.43</td>
<td>4.09</td>
<td>1.32</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is predictable...surprising</td>
<td>.73</td>
<td>3.88</td>
<td>1.50</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is routine...fresh</td>
<td>.94</td>
<td>4.21</td>
<td>1.52</td>
</tr>
<tr>
<td>Clarity</td>
<td>This brand’s personality is apparent...unapparent</td>
<td>.41</td>
<td>4.72</td>
<td>1.46</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is distinct...indistinct</td>
<td>.72</td>
<td>4.19</td>
<td>1.75</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is obvious...not obvious</td>
<td>.78</td>
<td>4.23</td>
<td>1.81</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is vague...well-defined</td>
<td>.69</td>
<td>4.55</td>
<td>1.92</td>
</tr>
<tr>
<td></td>
<td>This brand’s personality is unclear...clear</td>
<td>.69</td>
<td>4.51</td>
<td>2.00</td>
</tr>
<tr>
<td>Attitude</td>
<td>I dislike/like...</td>
<td>.51</td>
<td>5.53</td>
<td>1.72</td>
</tr>
<tr>
<td></td>
<td>I react favourably/unfavourably to...</td>
<td>.84</td>
<td>4.78</td>
<td>2.16</td>
</tr>
<tr>
<td></td>
<td>I feel positive/negative toward...</td>
<td>.87</td>
<td>4.78</td>
<td>2.17</td>
</tr>
<tr>
<td></td>
<td>... is bad/good</td>
<td>Item removed</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Behavioural Intentions</td>
<td>If I had to have a breastscreen/use a financial service</td>
<td>.91</td>
<td>5.94</td>
<td>1.48</td>
</tr>
<tr>
<td></td>
<td>again, I would want to come to BSQ/Commonwealth Bank</td>
<td>I would highly recommend BSQ/Commonwealth Bank to other women/people</td>
<td>.94</td>
<td>6.05</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I have said positive things about BSQ/Commonwealth Bank to my family and friends</td>
<td>.87</td>
<td>5.67</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I intend to continue having breastscreens/banking at BSQ/Commonwealth Bank</td>
<td>.88</td>
<td>5.78</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I have no desire to change service providers</td>
<td>.46</td>
<td>6.09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I intend to follow the medical/financial advice given to me at BSQ/Commonwealth Bank</td>
<td>.91</td>
<td>6.08</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I am glad I have my breastscreen/banking at BSQ/Commonwealth Bank rather than somewhere else</td>
<td>.88</td>
<td>5.56</td>
</tr>
</tbody>
</table>