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Effective 60 Seconds : A Study on the Effectiveness of Advertisements in Telecom & Beverage Sectors in Bangladesh

Liana Anwar¹, Md Nazmus Shakib²

Abstract : Over the last 60 years advertisements through knitting innovations have made significant impact in the consumers mind map. It is quite likely in the age of globalization that the advertising industry has kicked off to a great momentum in Bangladesh as well. Above the line (ATL) is the name of the game for advertisements here. But the crucial question lefts us with ATL is whether the "intended communication" and "message through" are in sync or not. This research is an effort to get into the deep facets of advertising and its impact on the consumers' mental filter. The effort is explorative in manner and it has covered 5 clusters with 417 respondents in total from different areas of Dhaka mega city. We have tried to knock each and every aspects that are eventful and worth analyzing in creating correlation between purchasing behavior and other impactful variables in two different sectors (Beverage & Telecom). End of the day what a brand communicates in 60 seconds last forever in the consumers' mind if it matches the latent needs. Translating ads into growing selling numbers of brands are meant to be the ultimate goal of an effective advertising. And effective advertisement pays off each second it showcases on air. We studied the effectiveness of advertisement with a view to getting a glimpse of great airtime for brands. In a rapidly changing and creative market place we found out aualitative intriguing insights that matter most for every second.

Keywords : TOMA, CDF, ATL, BTL, Marcom, Advertisement Effectiveness, Accuracy Assessment, Consumers' Perception, Loyalty.

Introduction

Late 80s in Bangladesh, consumerism is still a distant matter but people are getting used to things of advertisements. Things connect the mind and make consumers to buy a thing is just an act of creative and effective advertisement cycle. "Battir Raja Philips" and "Olympic Battery" jingle was hummed in every corner of the country even though there was a significant shortage of mediums of communication. We define them "Above the Line" (ATL) and it is the medium of communication for masses now. Today on the other hand, the pace and price is quite different yet creativity and originality matter equally as it was used to. Both ATL and "Below the Line" (BTL) are used as mediums to catch and communicate; exposure in different Tele-media asserts a disruption in mind as we can be evermore critical to get into creative solutions at our hands. The question of effectiveness in this industry is pretty simple, obvious and wide spoken around. But to answer this and to accommodate our learning in this "catch the fish" momentum are simply a matter of research.

Looking back in 80s or 90s, it has been observed that Bangladesh has moved a lot from there and gained significant growth in this sector. We have cultivated new

¹ Lecturer, School of Business, Ahsanullah University of Science and Technology, Dhaka

² M.Sc. student in Copenhagen Business School, Denmark

things in doing advertisements i.e. connect a consumer, telling a story and thus allow them to make trail or retrial of the products they have been exposed to. We need to see the momentum behind the scene and must reveal the facts of effective advertisements.

Literature Review

To increase the awareness among the potential customers and to retain the existing customers, enterprises communicate with their valuable customers through advertisement. Marketing communication (Marcom) is a set of media and messages employed to communicate with the target market. There are two groups in marketing communication- BTL (Below the Line) marketing communication and ATL (Above the Line) marketing communication. When the target group is very large in number and difficult to identify, BTL is used as unconventional brand building strategies (such as direct mail and printed media). On the other hand, ATL uses conventional communication through media such as television, cinema, radio, print, web banners and web search engines (Vaňa and Černá, 2011). Sorce & Dewitz told that *firms pay have ads included on broadcast TV and Radio, on cable TV, in newspapers and magazines, outdoors, on Internet banners and search ads, or in the yellow pages. This category is often referred to as "above the line' or measured media" spending.*

Now-a-days advertising has become a crucial part among competitors to sustain in the market place. During the last of the 17^{th} century, the invention of the printing press introduced the newspaper and classified advertising. In the 20^{th} century, the growth of radio and television made a significant shift in the world of the advertisement (Sorce & Dewitz, 2007). The same Research Monograph of the Printing Center at RIT represents that most of the American adults over the age of 18 years spent their 78.30% of media times with TV, radio, and magazines and books.

A new study from *IBM* Corporation confirms that "*The tech and fashion-forward consumer segment will lead us to a world of platform-agnostic content, fluid, mobility of media experiences, individualized pricing schemes and an end to the traditional concept of release windows*". At present, the viewers are more fragmented, as there are a large number of firms in the same industry offering multiple products to the society. Moreover, with the invention of satellite, various channels are available to people. Under the complex, dynamic and changing environment, it is difficult to locate and attract the target customers and communicate the product characteristics. For that, the competitors are forced to compete on the basis of innovative ideas (IBM, 2007) rather than on traditional one.

Scholars represent that, advertisers, by using the *autobiographical references*, play off consumers' memories and emotions. Such referencing can influence consumers to focus more on the feelings reminded by their recollected memories and less on rational product information (Sujan, Bettman & Baumgartner, 1993). Over the last few years it has been observed that GP (Grameen Phone), BanglaLink and City Cell are heavily engaged with developing emotionally driven Ads. Even if we consider "Robi", the second largest player³ in Telecom sectors in Bangladesh Market, we see them reviving their brand and corporate image with disseminating emotional and traditional Ads. It seemed to be very much effective compared to its original name "Aktel". However, in case of beverage we see a different pattern of Ads concentrating on humor⁴ and loftiness.

Creativity & truthfulness are the least scientific but most important criteria of the advertisement. A search of the leading journals of the field, *Journal of Advertising* and the *Journal of Advertising Research* (Zinkhan and Leigh, 1999), shows that not one article has been published that links these two terms or concepts. Within the advertising industry, however, there is a somewhat different view, one that establishes a strong correlation between truth, creativity, and communication and truth is fundamental in creating advertisement (Earle, 2011). In *Brands and Branding*, Clifton (2003) expands on this concept. "The brand must be true to itself and keep the promises it makes" (p. 83).

Things get tricky when companies need to deal with both ends. Management needs to look after the campaign and its effectiveness both on and off the pitch. As it has been observed in numerous studies that "consumers and their interactions" with the brand if matches truly, significant purchasing incidence occur. These are the evidence of creative, tailor-made and effective advertising. (Erdem et al, 2004, p194). Such examples are just in front of our eyes in Bangladesh- "Walton" a company itself has been in the market and made true connection with its consumer portraying true Bangladeshi product image through image based advertisements. The result is eventually mind striking since the company has registered a great double-digit growth in the last 5 years. When we talk about Ad effectiveness necessarily one thing comes into effect, CDF (Consumer Disposition Funnel) it is. It has been using in the FMCG world since 60s, originally initiated by P&G and then nurtured by Unilever as well. CDF talks about the possible connection with the Consumer Life cycle movement, the amount of changes appear in Consumer choice translated into numbers that are crucially important to strategic decision making (Biehal et al, 1992, p23 & Deshpandé et al, 1994, p56-57).

³ Bangladesh Brand forum, April 2013.

⁴ Gulas, Charles S., and Marc G. Weinberger (2006), Humor in Advertising: A Comprehensive Analysis, Armonk, NY: M.E.Sharpe.

As a matter of fact, we are trying to look at the commercials and their effectiveness in the consumers mind sight. We very often get exposed with numerous from of advertisements and since we are living in a society driven by both psychological and rational boundaries-this research can give us clue to what actually impact most to consumers and their buying behavior. End of the day, in business- the reality is encircled with the numbers associated with different usage of commercials and their "translated pattern" of sales in the market (Crockett, David, 2008, p249).

Problem Statement

Now-a-days advertising through above the line has become very popular method in different industries for communicating their intended message to the target customers. The success of such activities lies on the fact that whether these firms could be able to convey the message to the right audience rightfully or not. It is indeed crucial to identify which factors are playing influential role on purchasing behavior – is it the advertising attributes or the intended communication lies in the advertisements.

Significance of the Study

It has become crucial for everyone in the business field to inform people about various products and services to gain satisfactory market share in the competitive world. The most frequently used way of such communication is advertising through different medias. It has been frequently believed that the more the people know about a product or a service, the greater the tendency to buy it. However, the advertising requires a huge amount of investments and involvements. Recent data shows that organizations are heavily investing (1/3rd of Marketing expenditures) in ATLs. In this case, it is vital for the management and concerned parties to ensure that right communication is through and achieve positive ROI(return on investment). This study will surely lead the practitioners to clearly understand about the importance of the communication of Ads and their effectiveness in retail market.

Research Objectives

Since the beginning of the new era of advertising, we acknowledge that it matters most what we create and sell through our communication (Ogilvy, 1989)- for us these words are just a strategic direction in the advertising industry. We have been observing advertising industry in our country which recently gets a big boost over the last 30 years both in terms of monetary and qualitative facts. We believe the era has just taken a transition mood with the alignment of global advertising. Therefore, the objectives to do this research are:

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- 1. To get qualitative insights on the impact of advertising in fast moving consumer goods (FMCG) segments.
- 2. To understand whether the quality of advertisement has any resonance in consumers' TOMA (Top of the Mind Awareness) level.
- 3. To establish a relationship between the impact of advertisements and their communications create significant biases towards a buying decision.
- 4. To analyze the facts of loyalty of a consumer whether breached or not due to excessive exposure of advertisements.
- 5. And finally, to get to know the CDF (Consumer disposition Funnel) of the consumers in the chosen sectors.

Methodology

Since we are searching something new and exploring things that might be a complementary factor for the advertisement arena, we have invested quality time behind explorative research method. We tried to create questionnaire more or less adaptive to the market sense. We made this in Bangla format so that respondents can give us their original views on the matter. Before going to market, we have critically segregated the area of our clusters so that maximum representation of both demographic and of different occupational groups can get along with. And to get vivid information, we have chosen 2 different sectors so that we could eventually project things for the advertising industry as a whole. Having said all the matters above, we believe there might have been a chance of errors; we tried the utmost level to minimize the error and its impact into this study. We have categorized things in the Table-01.

Analysis of Findings

The analysis here is pretty much straight and gives us some crucial piece of information. We tend to look at the very few matters that are pivotal to get close to any conclusion regarding the facts of commercial quality, quantity of Ads, consumer disposition and unassisted TOMA (top of the mind awareness). We have studied the whole set of data and have come up with the following analysis that can be tricky and impactful to any marketing organization, creating an Ad campaign to the least.

0

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Particulars	Description
Location	Dhaka
Cluster	5
Cluster Description	Uttara(100), Motijheel(100), Baily Road(100), Gulshan(100), Dhanmondi(100)
Selected Sectors	Beverage and Telecom.
Sampling Techniques	Probabilistic Sampling
Respondents' Category	Gender (both male and female) Age Classification (more than20 years) Occupational Groups (Service holder, student and self-employed)
Research Method & Data Collection	Explorative Study Primary Data Collection Method: Survey Questionnaire.
Sample Questionnaire Design	MCQ and open ended
No of total surveyed Questionnaire	500
No of Completed Questionnaire	476
Final Sample Size	$n=417^5$

Exposure to Commercials

It has always been a matter of truth that ATL plays instrumental role in communicating brand communication. Though the role of BTL in today's service patterned marketing weighs almost the same, if not crossing the bar. In both situations, medium of communication here orchestrate the dissemination of desired communication to the right consumers. We surveyed that too, and 50% (beverage) response rate indicates that consumers of this sample are exposed to one and/or more mediums as communication platform. Significantly enough, 47% (telecom) alone said that their recognition to any commercials was through TVs. And interesting it is that print media (newspaper 6%) in both sectors do not seem the powerhouse of Ad communication.

⁵ Accurate sample size

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	Telecom	Beverage
TV	47%	41%
Newspapers/Print media	3%	6%
More than one media*	41%	50%

Quality Judgment of Recent Commercials

We asked the consumers with simple choices based on some qualitative comments. The results are astounding as we can see a close relationship in Ads and their quality, apart from distinguishing patterns of their respective sectors; we can hardly see any difference of opinion. The idea of putting it through is Ads are becoming indifferent and made for 'fitting every size'. 75% respondents of both sectors feel that ads on air are innovative; more than 80% feel that quantities of ads are huge. As a matter of fact, this is quite a contrast since massive quantity ads should have negative influence on innovation. However, the most concerning fact we may derive here is only 25% believed that Ads on air are trustworthy about the product and their image.

Variables	Te	lecom	Be	verage
variables	Agreed	Disagreed	Agreed	Disagreed
Ads are Traditional	47%	31%	31%	47%
Ads are Innovative	75%	9%	75%	6%
Ads are lengthy	59%	22%	44%	31%
Ads contain precise Communication	56%*	25%	63%	13%
Ads coming in massive Quantity	81%	9%	94%	3%
Ads' are credible (saying all true)	19%	50%	25%	47%

Inspiration to Buy a Product

Consumers are the bloodline in this ever-expanding capitalism model. Bangladesh market is no exception here. Investigating the respondents with this sample data set-we can form an idea of what matters most to consumers in any Ads at the end of the day. It will constitute an idea of inspiration for all consumers (sample size) as to what they think most important before making a purchasing decision. "Features" or "qualitative facts" are the inspiration for consumers. 53% respondents think that they are inspired by "feature"-which is quite aligned to the

reality of the market. Simultaneously, it needs to be mentioned here that pricing gets a weak (20-23%) response which is understandable as responses were taken in mega city (only in Dhaka) where price elasticity supposedly be lower than any other cities of the country. It needs to be further mentioned here that pricing attributes may have a significant inspiration to buyers in other cities; however, it requires a different research work.

Things those matters	Telecom	Beverage
Promotion	13%	24%
Idea	14%	24%
Features	53%	40%
Pricing	20%	12%

Commercials Create Insurance for the Product and its Features

Consumers do watch the ads and then expense behind the item for usage. Though it is fundamental that companies will post or communicate about the products where good sense must prevail. The ethics come on the surface here. Again, we see most responses from the beverage segment believe what the ad/ commercial says about the product are miles away from the reality. Two third of the respondents believe that Ads does not ensure the quality of a product, which is itself mind numbing. On the other hand, telecom sector has got some good numbers compared to beverage sector but still it is low (53%).

Table-05: Ads/Commercials Ensures the	e Quality of the Product
Telecom	53%
Beverage	28%

CDF (Consumer Disposition Funnel) - Consumption Statistics

Loyalty has been the finest parameter for all brands. The classic examples are the usual clash with Coke vs. Pepsi⁶ in this subcontinent puts a taboo of colors in fight of red vs. blue. In our research, there are some questions, which were categorically designed in a way that we could constitute the CDF for both the sectors. As we can see below- consumers in telecom (23%) are less loyal that beverage (30%) sectors.

⁶ Tripodi, Joe._ "Coca-Cola Marketing Shifts from Impressions to Expressions." Retrieved September 4, 2012, from http://blogs.hbr.org/cs/2011/04/coca-colas_marketing_shift_fro.html/, April (2011).



Figure-01: CDF of Telecom and Beverage sector based on sample response.

It indicates a different notion here- the switching pattern in Telecom rather is more dominant than in Beverage. For the industry, the data gives good news i.e. more than 50% respondents want to try out a brand based on Ads.

Top of the Mind Awareness (Unassisted)

We tried to test the awareness of Brands from consumers in an unassisted pattern. The question was open-ended and consumers had to answer based on the moment they could recall any brand name, if applicable. What we have seen from the sample is "*Coke*"(33%) in beverage and "*GP*"(30%) in telecom sectors' recalled most. Though recalled most, Coke's brand image has not been mostly translated into sales.

Figure-02: Unassisted top of the mind awareness for both telecom and beverage sectors.





Campaign Awareness and Accuracy Assessment (Assisted)

Since commercials are the trailer of the whole picture of the brand, consumers' keep things in their mind-in most cases may be the character or jingle or even the taglines of the campaign.

We surveyed the people concerning the recent ads and their tagline to see whether and how much accurate they are in connecting the right brand association. We made a perception Index (0-100) and thus lookout the accurate response from the consumers. Well, as obvious it is-consumers are more accurate in perceiving and connecting the right tagline for the right campaign in Telecom rather than in Beverage.

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Figure-03: Campaign Awareness Index and Accuracy Assessment

Why do Consumers Consume? (Influencing Factors)⁷

We tried to investigate the reasons behind a purchasing decision made by the consumers. For both sectors we have kept the same options so that we can align things into different groups/clubs (Appendix B). We had 12 choices and choices were of both Qualitative and Quantitative rationales. Of all the responses what we have got is interesting. 36% respondents opt "Club E" (basis of Quality and Supplementary products) as their most preferred relational to buy a product. This is giving us a notion about the consumer and their understanding elements that most consumers are driven off by the qualitative logics.

Figure-04: Influencing Factors for Purchase



Impact Level Assessment- Advanced Analysis

To get a deeper understanding on the impact level of advertisement in buying decisions it is evident that we should constitute a model-which would answer the

⁷ Appendix A

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critical issues in a detailed manner. We would simply postulate things as followings:

<u>Hypothesis A</u>: Purchasing behavior is impacted by the exposure of ads. $Ho: Py \xleftarrow{=impact} Qad \exp [Ho: \rho=0 \text{ and } H1: \rho\neq 0] ------(1)$ Where, Py= purchasing behavior and Qadexp = quality of the exposure of Ads.

<u>Hypothesis B</u>: Those who are loyal will not intend to move based on the ads of competitor.

Ho: $CL \xrightarrow{\neq impact} (Qad * Af)$ [Ho: $\rho=0$ and H1: $\rho\neq 0$] ------(2) *Where, CL=Consumers' Loyalty, Qad= Quantity of Ads and Af=Ad features.*

Hypothesis C: Ad quantity has a proportional influence on the quality of advertisement

Ho: $Ka \propto (\frac{1}{Qn})$ [Ho: $\rho=0$ and H1: $\rho\neq 0$] ------(3) *Where, Ka=Quality of Ads and Qn= Quanatity of Ads.*

Based on the issues we have, we can then judge the impact level quantitatively based on available reasons matter most to purchasing decisions. We would regress the "likelihood to buy" with other possibly impactful variables and thus can run a model to forecast the impact.

Our regression model sets as:

 $Y_{p} = \beta_{0} + \beta_{1} X_{1} + \beta_{2} X_{2} + \beta_{3} X_{3} + \beta_{4} X_{4} + \beta_{5} X_{5} + \beta_{5} X_{5} + \varepsilon_{0} - \dots$ (*i*)

Where, Y_p =Likely to buy as dependent variable. And, X_1 =Promotion, X_2 =Features, X_3 =Pricing (discounting), X_4 =Idea, X_5 =Precise Communication, X_6 =Ad Quantity ε_0 =error.

$Y_p(likely to buy) = \beta_0 + \beta_1 Promotion + \beta_2 Features + \beta_3 Pricing + \beta_4 Idea + \beta_4 Pre.Comm. + \beta_5 AdQuan + \varepsilon_0$

To get the idea on which variables have a quantitative impact on the quality of the ads/ commercials we then regress the following as well:

 $Y_{Q} = \alpha_{0} + \alpha_{i}X_{i} + \alpha_{j}X_{j} + \alpha_{k}X_{k} + \alpha_{l}X_{l} + \alpha_{m}X_{m} + \omega_{0} - \cdots - (ii)$ $Y_{Q}(Quality of Ads) = \alpha_{0} + \alpha_{l}Adexp + \alpha_{k}Adquan + \alpha_{k}Adlength + \alpha_{l}Preciseness + \alpha_{m}TrueAds + \omega_{0}$

Model Fitness⁸ A: Model (i):

As we can progress on Regression model we can detect that the model fitness level is 96%, which is quite high and probabilistically true to the market conscience. Pricing, product features and Idea has been seen significantly impacting the role of buying decision. For example, for every pricing change in 1 unit there is a 71% level of probability that consumer may want to buy the product.

Table-05: Regression Results of "Likely to Buy" Forecasting Model

Esplanatory Variables	Coeffecients	Sig*
Ad Quanity	0.085	0.020
Promotion	-1.606	0.030
Features	1.22	0.000
Pricing	0.711	0.000
Idea	0.493	0.000
Precise communication	-0.024	0.312
R2	0.963	
Observations	417	

Table-06: Regression Results of "Quality of Ads" Assessment Model

Explanatory Variables	Coeffectents	Sig*
Ad exp 🕴	-0.128	0.050
Precise Communication	0.201	(1.095
Adlength	-0.258	0.020
AdQuantity	0.004	0.098
True Ads	0.511	0.000
R2	0.661	
Constant	2.146	
Observations	417	

B. Model (ii):

Then we proceeded on the idea that which variables have greater impact on the "Quality of the ads". We regressed and found the model fitness level is 66%, seems

⁸ Appendix B

quite all right though. Now if we look at the explanatory variables, we would see the "TrueAds" (credibility in Ad/Commercials) has significant impact on Quality assurance of a commercial. 51% probabilistic chances of treating an as "Quality Ads" if it narrates the true picture to the consumers. However, as we could assume that Ad quantity has no impact on ensuring the quality of an ad, the model supports the thought.

Regarding the hypothesis that we had built earlier, we can assume with the significance level that:

- A. Quality of Ads (K) have no impact with the Quantity of Ads (Q_n) , as a result based on the model fitness, we can reject the H_0 since we see in regression that Q_n has no impact on the K, neither proportionately nor disproportionately.
- B. Again, if we look at the equation (1), we can assume concrete correlation as well. Exposure to Ads (Ad exp) can greatly influence the consumer to make a final decision to consume. Therefore, we can accept H_0 here.

Limitations

It has been a massive task to take a tour on advertising in a fragmented market like Dhaka. We believe the sample size is quite small and at this scale we can detect homogeneity of samples as well. But we tried our best to choose samples based on their true merit. Apart from that we understand that bigger sample size from the different parts of the country may produce more accurate results. However, considering the time limit and lack of resources- we can assume that the results derived even from this sample is directional in some major areas. And lastly we want to stress on the fact that we tried to be unbiased as far as we could possibly be.

Recommendations

Based on the research and sample predictions, we can recommend the followings:

- □ Creating an Ad and then communicating to consumers- is not that a simple calculation though. The crucial point that we missed out inmost cases is the "intention" or the "reason" of communicating the Ads. In both cases, we found that respondents can correctly correlate a brand name or Ad based on the tagline but somehow missed the intended message of Ads. 73% telecom consumers who are still unaware about the call charge/ min support this notion here where as in terms of quantity telecom ads come quite frequently.
- □ Ad industry has a massive leniency towards creativity and emotional bonding. Well, from the sample it can easily be assumed that Ad industry should take care of qualitative facts and must remain truthful to its

consumers. Lack of credibility (23% respondents believe ads state the true facts for telecom and for beverage it is only 20%) is not a healthy sign for this industry. Therefore, "seeing is believing"- the thumb rule of ads are not making a sense to consumers.

□ Since Ad is a starter to make a decision for consumers. It is highly recommended here that companies should count on tri factors conceived in this study. These are pricing, Idea and product features. To add a bit, product features should compensate to the quality first and then to other attributes. Companies must rely on these while communicating the ads.

Conclusion

The study tries to answer some intriguing questions related to ads, their intended communication and in reality how these are crucial in making a buying decision. This study reveals that the use of emotional references has successfully created 'awareness' among the consumers. It has predicted an impactful change in 'purchasing behavior' as well. But over reliance on emotional facts are impeding the real objectives of ads. Recalling of Ads just because of "taglines" or other attributes but surely not because of "intended facts" is a major concern. As a matter of fact, Ads fail to provide a sense of credibility that the customers can rely on. Thus we see a definitive gap between the "disseminated communications" versus "intended facts" of the Ads.

The study only provides us some generic yet quite intriguing idea on the issue; it does not narrate any conclusive results at this time. However, it has surely lit a light on the fact of 'effective advertisements' in the industry. Hence, further studies in this matter can reveal even better, intriguing and qualitative insights in future.

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Circle State	Brand Name
Club A	Association with Big Brand
	5
destruit destruit	Current Offer
Club B	Price
	Novelty
Club C	Its Just Cool
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	Availability
Club D	Peer Preference
	Supplementary Options
Club E	Quality

Appendix A: Grouping of different variables in different clubs.

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							Correlations								
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_	Pearson Correlation	-	0.236	0.027	0.093	-0.187	0.043	-0.008	0.085	0.073	-0.117	-0.126	-0.061	660.0-	0.119
	Sig. (2-tailed)		0:06	0.831	0.467	0.14	0.734	0.948	0.506	0.569	0.357	0.32	0.635	0.438	0.35
-	Pearson Correlation	0.236	-	0.164	0.07	0.073	\$60:0	-0.192	-0.013	100:0-	0.075	-0.103	-0.026	0.066	-0.058
	Sig. (2-tailed)	0.06		0.196	0.583	0.565	0.456	0.129	616.0	0.994	0.558	. 0.418	0.841	0.605	0.649
-	Pearson Correlation	0.027	0.164	_	-0.148	0.042	-0.151	-0.231	0.042	-0.172	0.173	-0.105	-0.002	0.177	-0.183
-	Sig. (2-tailed)	0.831	0.196		0.244	0.743	0.233	0.067	0.744	0.174	0.172	0.408	0.99	0.161	0.148
	Pearson Correlation	0.093	0.07	-0.148	-	-0.093	0.152	0.083	0.13	0.085	0.242	0.031	-0.155	.281	-0.07
-	Sig. (2-tailed)	0.467	0.583	0.244		0.464	0.23	0.514	0.306	0.506	0.054	0.809	0.221	0.024	0.585
-	Pearson Correlation	-0.187	0.073	0.042	-0.093	_	0.107	289*	0.098	0.003	-0.132	0.078	0.107	-0.165	0.049
	Sig. (2-tailed)	0.14	0.565	0.743	👞 0.464		0.398	0.02	0.439	0.979	0.298	0.542	0.398	0.191	0.699
	Pearson Correlation	0.043	560.0	-0.151	0.152	0.107	-	-0.067	.384"	0.139	.342**	0.163	-0.103	0.026	0.135
	Sig. (2-tailed)	0.734	0.456	0.233	0.23	0.398		0.599	0.002	0.272	0.006	0.198	0.416	0.84	0.288
	Pearson Correlation	-0.008	-0.192	-0.231	0.083	289	-0.067	-	0.01	0.188	0.128	345**	249*	0.011	0.169
	Sig. (2-tailed)	0.948	0.129	0.067	0.514	0.02	0.599		0.938	0.138	0.313	0.005	0.047	0.931	0.182
	Pearson Correlation	0.085	-0.013	0.042	0.13	0.098	.384**	0.01	-	-0.035	-517**	-0.183	-0.002	-0.089	0.031
	Sig. (2-tailed)	0.506	0.919	0.744	0.306	0.439	0.002	0.938		0.785	0	0.148	0.986	0.485	0.808
	Pearson Correlation	0.073	100.0-	-0.172	0.085	0.003	0.139	0.188	-0.035	-	-0.037	0.236	821**	0.089	.884**
	Sig. (2-tailed)	0.569	0.994	0.174	0.506	0.979	0.272	0.138	0.785		0.771	0.061	0	0.485	0
	Pearson Correlation	-0.117	0.075	0.173	0.242	-0.132	.342**	0.128	.517**	-0.037	_	-0.217	-0.163	0.19	-0.048
	Sig. (2-tailed)	0.357	0.558	0.172	0.054	0.298	0.006	0.313	0	0.771		0.086	0.198	0.133	0.709
	Pearson Correlation	-0.126	-0.103	-0.105	0.031	0.078	0.163	345**	-0.183	0.236	-0.217	-	0.122	0.064	0.082
	Sig. (2-tailed)	0.32	0.418	0.408	0.809	0.542	0.198	0.005	0.148	0.061	0.086		0.336	0.618	0.52
	Pearson Correlation	-0.061	-0.026	-0.002	-0.155	0.107	-0.103	249*	-0.002	821	-0.163	0.122	-	489**	630**
	Sig. (2-tailed)	0.635	0.841	0.99	0.221	0.398	0.416	0.047	0.986	0	0.198	0.336		0	0
	Pearson Correlation	-0.099	0.066	0.177	.281	-0.165	0.026	0.011	-0.089	0.089	0.19	0.064	489	-	328**
	Sig. (2-tailed)	0.438	0.605	0.161	0.024	0.191	0.84	0.931	0.485	0.485	0.133	0.618	0		0.008
	Pearson Correlation	0.119	-0.058	-0.183	-0.07	0.049	0.135	0.169	0.031	.884	-0.048	0.082	630	328**	-
	Sig. (2-tailed)	0.35	0.649	0.148	0.585	0.699	0.288	0.182	0.808.	0	0.709	0.52	0	0.008	
					*	Correlation is sig	Correlation is significant at the 0.05 level (2-tailed)	level (2-tail	cd).						

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