

CONGRUENCE IN ADVERTISING, HOW CAN COMMUNICATION DEAL WITH CULTURAL DIVERSITY? THE CASE OF HSBC CAMPAIGN.

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ABSTRACT

Mass marketing which prevailed in the 20th Century is fading and is quickly being replaced by customized marketing as consumers are becoming more sophisticated and are now actively looking for companies that can satisfy their specific needs. It is clear that marketers in the 21st Century face many challenges: longer life expectancy and the increase in the number of seniors within the population, fast-paced development of technologies applied to communication and marketing, globalization which has led to the free movement of people, goods and services, the emergence of cultural factors in many markets. At the same time, these challenges provide new opportunities for marketers and generate certain impacts and influences on the whole field of marketing.

Keywords: communication; cultural factors; local/global advertising; consumer behavior

1. MARKETING AND CULTURE

From a marketing point of view and despite the globalization of markets the cultural imperative is still present. Many research activities, which were conducted at the global marketing level, focused on globalization and the homogeneous features it introduced to consumer behavior, but only a few studies examined the cultural differences in marketing (Czinkota et. al., 1995; Dahringers & Muhlbacher, 1991). On the other hand, there is a lot of literature on cross-cultural issues but not many take the theme of marketing into consideration (Giovannini & Rosansky, 1990; Harris & Moran, 1987). Understanding cultural factors is

especially important for products and services that have “culture ties”. Local culture is an important factor that affects economy, consumer behavior and corporate policies around the world. Most Companies faced lately the saturation of their domestic markets and were under the pressure of their shareholders to generate new revenues; they also felt the need to expand their operations to improve their competitiveness leading them to extend their activities beyond their local markets. It has been said, “You can buy in any language, but if you want to sell, you better sell in the language of your customer.” When a firm communicates to customers whose culture differs from its own culture in one or several aspects, such as language, religion, values, education, or living style, the firm should consider cross-cultural marketing. Misunderstandings, offense and major breakdowns in communication can occur when companies neglect the impact of cross-cultural differences on customers’ behaviors when buying goods or services.

The mobility of people across borders and the increasing portion of immigrants in many developed countries affect the domestic markets and show the need to include crosscultural factors in international marketing. In the new multicultural 21st century American, Canadian, French or German citizens could be of Vietnamese, Chinese, Arab, Haitian, Russian, Bosnian or Indian ethnic descent. Therefore, the understanding of different cultures is of major importance, even to those who only deal with domestic markets and customers, and becomes inevitable for those who deal with foreign customers. The changed world makes marketing a cross-cultural process that requires marketers to be well informed about cultural differences and the impacts of culture on marketing. The most cited definition about culture by marketing scholars is the one stated by Harris and Moran (1987) “culture gives people a sense of who they are, of belonging, of how they should behave, and of what they should be doing. It provides a learned, shared, and interrelated set of symbols, codes, and values that direct and justify human behavior”. In marketing and consumer behavior research, the use of the culture concept has been minimal; it has been common for marketers and consumers to ignore the depth of the concept and its implications for the analysis of human behavior (Douglas & Craig, 1995; Griffith & Ryans, 1995). Samiee (1993) indicates “developing countries, which are classified in general as tradition-based societies, have strikingly dissimilar market systems than modern cultures”. Consistent with the modern-versus tradition-based cultural orientation, he suggests, “both economic and social factors influence the development and adaptation of marketing institutions”.

2. CULTURAL DIFFERENCES AND IMPACT ON MARKETING AND COMMUNICATION STRATEGIES

Lack of cultural considerations leads to a mediocre response to product promotions and can even affect the company's international image. As reported in Time Magazine four decades ago, "Nestlé suffered significant international criticism when a breast milk substitute marketed in Africa was deemed to be the cause of malnutrition in babies. While there was nothing wrong with their product, Nestlé was at fault because the company did not consider the possibility that reduced literacy levels in Africa would result in their breast milk substitute being misused" (Time, 1976).

The issue of color in marketing applies to packaging of products, advertisements and even to web sites. Different colors appeal more in certain countries, particularly in religious societies, than in others. For example, red is very much a color of luck to the Chinese, but a warning sign to many other nationalities. In China, gold is usually a sign of prosperity and success, in other countries gold is considered of bad taste or a symbol of the "nouveau riche". Old people draw profound respect in Asian countries such as in Japan, China and Korea. In Arab countries males command ultimate authority over females in the society while in Sweden the female population has a much greater say in purchasing decisions. Political influences past and present can also affect the way people view what they read or hear, a seal of government approval in some countries will increase trust in a particular product, while in others any mention of the government could lead the consumer to drop the product and consider it suspicious.

The Terpstra and Sarathy Cultural Framework helps marketing managers to assess the cultural nature of the international market. "It uses eight categories in its analysis; which are: Language, Religion, Values and Attitudes, Education, Social Organizations, Technology and Material Culture, Law and Politics and Aesthetics. Every culture distinguishes itself from others by the specific ways it behaves. Acts or reacts. Cultures have layers, a superficial layer includes Race, Ethnicity, Gender, Age, Religion, Disability, and Sexual orientation; a secondary layer commonly includes: communication style, work style, buying style, organizational role and hierarchy, economic status, and geographic origin".

Having a poor understanding of the influence of cross-cultural differences in areas such as management, marketing and advertising can eventually lead to blunders that can have damaging consequences on organizations.

3. ADVERTISING AND CULTURAL FEATURES

Advertisers are still divided on the advisability of using standardized or localized advertising approaches in international campaigns. Advertisers who use the standardized approach argue that consumers anywhere in the world have the same basic needs and desires and can therefore be persuaded by universal

appeals. On the other hand, advertisers who follow the localized approach assert that consumers differ from country to country and must accordingly be reached by advertising tailored to their respective countries.

The literature has offered diametrically opposing views. Advocates of standardization such as Elinder (1965), Fatt (1967), Levitt (1983), Marquez (1979) and Dunn (1966) claimed, “firms have successfully transferred their advertising campaigns and that standardized themes have provided unified brand images worldwide”. Apple positions itself as the premium product for almost every product that they manufacture. People do not buy MP3 players, they buy an iPod. People do not buy a Smartphone, they buy an iPhone. Apple is not content with being a leader in sales alone; they want to own the market itself, which explains why they have engineered iTunes as the major music provider. From here on, everything will be compared to the iPad, iPhone, iPod, and iTunes. Sadly, this sort of thing is tough to duplicate, but not impossible. A similar single message-marketing concept is carried out by athletic footwear produced by brands such as Nike and Adidas, and at first glance, they do seem to work.

Proponents of localization pointed out that most blunders in international advertising occurred because advertisers failed to understand foreign cultures. Ricks, Arpan, and Fu (1974) attributed these blunders to blatant rejection of existing customs. Findings of research studies conducted in the last 15 years seem to suggest an increasing trend toward the use of the localized approach, Mueller (1987), Boddewyn, Soehl, and Picard (1986), Hite and Frazer (1988). For example, the car manufacturer Fiat released an ad in Italy in which Richard Gere drives a Seat Delta from Hollywood to Tibet. Gere is hated in China because he is close to the Dalai Lama and he supports the Tibetan cause. Angry Chinese expressed on forums their hatred towards Fiat because this ad was considered as a reminder of the Tibetan independence movement and a challenge to Chinese sovereignty over Tibet. “Proctor & Gamble used a television commercial in Japan that was popular in Europe. The ad showed a woman bathing, her husband entering the bathroom and touching her. The Japanese considered this ad as an invasion of privacy, inappropriate behavior, and of very poor taste” (Verhage (2010). “When Pepsico advertised Pepsi in Taiwan with the ad “Come alive with Pepsi” they had no idea that it would be translated into Chinese as Pepsi brings your ancestors back from the dead.”” (Dalgic and Heijblom, 1996).

Oswald (2010), showed that the brand power and the values which are associated with the brand are preliminary elements to brand communication. A simple logo can override the functional benefit associated with a product. The main interest of a big brand is to capture heart share and mind share from consumers. Nevertheless, a brand is a mix of different signs according to different levels of perception. All these signs may increase consumer engagement and create some tangible elements to embody the brand value (Oswald 2010). For a

banking service, this last point is fundamental. The semiotic structuration of the commercial needs to confirm and prove the brand value.

4. ATTITUDE TOWARD COMMERCIALS, THE ROLE OF CONGRUENCE

Since the work of Lutz (1981), the model of influence of the attitude toward commercials and the attitude toward the brand generated many academic researches. The attitude is a positive or a negative approach in the evaluation of an object (Pettigrew, Turgeon 2004). Batra and Ray in 1986 were the first to use the attitude in the persuasion models through advertising.

The behavioral models that focus on emotional processes can better explain the brand perception. The attitude toward advertising (Aad) Batra and Ray 1986; Holbrook, Batra (1987) was mainly tested through TV commercials. The aim was to measure the persuasion process without including the emotions generated by the commercial (Shimp 1981, Edell, Burke 1984, Homer 1990). Recent studies extended this approach to other media by examining the links between the attitude toward the message, the attitude toward the brand and the attitude toward the product (de Barnier 2002).

The literature shows a direct and positive relation between the attitude towards the commercial and the attitude toward the brand (Aaker et al.1986, Machleit, Wilson 1988, Edell and Burke 1987). In 1989, Burke and Edell found that the feelings and the evaluations of commercials influenced beliefs and that feelings influenced beliefs directly and indirectly through the evaluations of commercials. Beliefs may be inferred based on the emotional advertisement content and the associated feelings and evaluations it produces. Brands use this effect to propose strong values. They rely on three dimensions in communication: the physical dimension, the pragmatic dimension and the rhetorical dimension (Heilbrunn 2009). This last dimension retains our attention in this research. The rhetorical dimension in advertising contains both the attitude and the persuasiveness dimensions of the message (Heilbrunn, 2000). The exposure of a person to a commercial will allow him to forge an assessment of the verbal and visual elements contained in the commercial. Gavard-Peret 1987 and Mehta 2000 demonstrated that verbal and graphical assessments are not always correlated and do not necessarily vary in the same way. A person can for instance assess positively the graphical element and more or less negatively the verbal element or the other way around.

The choice of the HSBC advertising campaign allows the elimination of the difference in the verbal and visual assessments of the message (Gavard-Peret 1987 and Mehta 2000), reversing the adjective regarding the image also creates an originality in the message.

In our study, this is the adopted approach. Advertising, whose primary aim is to enhance the brand image of products, usually achieves a strong coherence between the visual tools and the core business of the advertiser. The advertising

congruence (Dridi, Saied Ben Rached XX) strengthens the link between the visual and verbal dimensions of the commercial. Fleck and Maille (2011) define congruence as « the fact that two entities go well together ». The congruence between the words and the visual of a commercial was studied by Gavard-Peret 1987, but to the best of our knowledge, was not tested on one commercial with a simultaneous permutation of positive and negative adjectives from the text. Philips (2000) studied the competition between an image and a slogan but the latter was metaphorical. No previous studies analyzed the congruence between an image and a simple adjective. Finally, Dridi, Saied Ben Rached XX in an extensive study proposes modeling the impact of congruency on several dimensions of the attitude (affective, utility and interest).

Advertising congruence conveys the idea of conformity of the message form with consumers' expectations. Dimofte et al. 2003 propose an approach that uses the advertising-schema congruity to explain the appropriateness of the form of the message with the audience's expectations. For psychologists the congruence is the relationship between the relevance of the message and the expected nature of the message. Heckler and Childers 1992 define the relevance as « the extent to which the information contained in the stimulus contributes to a clear identification of the topic or the central message communicated, or on the contrary, prevents it ». In this case, the congruence has a direct relationship with the semantics of the message components. The same authors define the character expected as « the fact that an item or information falls into a predetermined pattern or structure evoked by this theme » In their article in 1987, Edell and Burke propose a three-dimensional scale of 65 items. This scale measures the attitude towards advertising according to three dimensions: pleasure, warmth and negativity. In our study, we shall extract 11 items representing the affective approach in measuring the attitude toward advertising. The extracted scale is analyzed through the Cronbach's alpha method.

5. THE HSBC CASE

The bank HSBC launched several years ago an advertising campaign in many cities using the cultural dimension as a competitive advantage to inform consumers that HSBC, despite being an international bank adapts its activities and offers to each culture. The bank respects the culture of its customers, understands their needs and can deal with their demands. The promise behind this advertisement is that the bank is open minded in looking to the different markets, its services are conceived to attract culturally diverse customers and its employees are trained to respect, understand and interact with different cultures and consumers groups.

HSBC has been positioning itself as the “worldwide local bank” for a while now. It is a bank that takes pride in understanding the subtleties of cultural

differences. A few years ago, they introduced a thought-provoking advertising campaign illustrating how there are multiple perspectives to any given subject. This approach makes HSBC both a global bank and at the same time a local competitor - especially in markets where local banks used to face competition from international banks offering standardized services in different markets and a common offer worldwide.

The campaign “worldwide local bank” was conducted with special printed commercials in airports and touristic places. HSBC commercials could be seen in corridors, connecting flights, luggage claim areas, and almost everywhere else in over 45 airports terminals around the world. In each country, local economic or touristic symbols were used to welcome travelers. Each time the symbol was presented with a local understanding and its opposite.

6. METHODOLOGY AND RESULTS

Our study was conducted on 300 students from Lebanon, Spain and France. Participants were divided as follows: Group 1: Lebanon 102 participants, Group 2: France 111 participants, Group 3: Spain, 100 participants). All participating students are aged between 20 and 24 years old and study at one of the three universities concerned by the study, Saint Joseph University in Beirut, University François Rabelais in Tours and University Abat Oliba in Barcelona. The survey was conducted in February 2016, during this period; there was not an advertising campaign from HSBC. The print commercials tested came from the “worldwide local bank” campaign that ended in 2012 and was only available in international transit places like airports and ferry terminals.

• Analysis of the adopted scales

As a first step, we checked the statistical validity of the proposed scale. We retained 8 items from Burke and Edell original scale. These 8 items attracted our attention because of their adequacy with the measurement of the congruence. We wanted to focus on the creative dimension of the message and its congruence with the consumers’ understanding of the brand’s values.

Matrice des composantes^a

	Composante	
	1	2
Energetic	,301	,828
Exciting	,643	,376
Humorous	,670	-,086
Imaginative	,705	-,106
Ingenious	,741	-,094
Merry	,773	-,084
Innovative	,792	-,086
Playful	,689	,073
Unique	,672	-,370
Vigorous	,426	,625
Understandable	,574	-,392

Méthode d'extraction : Analyse en composantes principales | a. 2 composantes extraites.

Table 1- Principal component analysis, Matrix of components, Extraction from Burke and Edell scale

The scale extracted has a Cronbach's Alpha of 0,853 and a KMO of 0,873 which is acceptable for the extraction of items. The 11 items contribute to the quality of alpha and the structure of the scale is two-dimensional. The first axis that we call « creation-comprehension » contains the following items: « Exciting, Humorous, Imaginative, Ingenious, Merry, Innovative, Playful, Unique, Understandable » and contribute in over 42 % of the variance explained. The second axis that we call « dynamism » contains the items « Energetic and Vigorous », it contributes in more than 56% of the variance explained. The subdivision of the emotional approach compared to the cognitive dimension (« understandable ») is weakly represented to stay in conformity with Burke and Edell scale mainly at the level of the pleasure dimension.

At a second stage, we measured the perception of the congruence of the advertising campaign by studying the perception of the adequacy between the creativity and the campaign slogan.

Matrice des composantes^a

	Composante
	1
Enaccordaveclogandel aHSBC	,754
RECODcorrespond	,700
RECODElien	,749
RenforcerleslogaandelaHSBC	,765

Méthode d'extraction : Analyse en composantes principales | a. 1 composantes extraites.

Table 2 - Matrix of components, congruence scale

Do the visuals used in the campaign enhance its topic « The world local bank » or not? 4 items were generated by the researchers. The scale analysis led to a Cronbach's alpha of 0,726 and a KMO of 0,650, which is rather weak but acceptable for an exploratory scale. The scale is unidimensional and restitutes 55.14 % of the explained variance.

The use of two inverted items (RECODcorrespond and RECODElien) allowed us to overlap the measurement of the perception of congruence in the slogan.

• **Comparing the results of the three groups.**

The three samples were compared to measure the differences of perception. We used the ANOVA method and the Tukey test.

In the scale extracted from Burke and Edell, we find that the population of group 1 (Lebanon) is significantly different from the group 3 population (Spain) while it is not different from the population in group 2 (France). The attitude toward the commercials of the Lebanese and Spanish groups is very close. In the following table we present the average attitude of the two groups: axis 1 « creation-understanding » shows averages of 3.94 for the Lebanese group and 3.96 for the Spanish group (standard deviation of 1.3 for group 1 and 1.1 for group 3). The result for the French group is an average of 5.12 and a standard deviation of 0.34, which is far from the result of the two other groups. We therefore find a much more positive perception and more homogeneous result for the dimension « creation understanding ».

In Axis 2 « dynamism » the Lebanese and the Spanish groups show again the same perceptions with respective averages of 3.6 and 3.7 and respective standard deviations of 1.4 and 1.2, we also notice that the French group stands out with a lower average of 2.5 and a standard deviation of 0.6. The perception in axis 2 « dynamism » is less important for the French group.

Comparaisons multiples | Test de Tukey

Variable dépendante	(I) Codepays	(J) Codepays	Différence de moyennes (I-J)	Erreur standard	Signification
AXE 1	1	2	-1,18486133*	,1367943007	,000
		3	-,0177342048	,1403509563	,991
	2	1	1,184861332*	,1367943007	,000
		3	1,167127127*	,1375053246	,000
	3	1	,0177342048	,1403509563	,991
		2	-1,16712713*	,1375053246	,000
AXE 2	1	2	1,0759*	,1555	,000
		3	-,1321	,1595	,686
	2	1	-1,0759*	,1555	,000
		3	-,12080	,1563	,000
	3	1	,1321	,1595	,686
		2	1,2080*	,1563	,000

* La différence moyenne est significative au niveau 0.05

Table 3 – ANOVA Extraction from Burke and Edell scale

		Descriptives							
	N	Moyenne	Ecart-type	Erreur standard	Intervalle de confiance à 95% pour la moyenne		Minimum	Maximum	
					Borne inférieure	Borne supérieure			
AXE1	1	3,942265795	1,309722222	,1296818240	3,685011940	4,199519650	1,000000000	6,222222222	
	2	5,127127127	,3412681331	,0323917377	5,062934306	5,191319948	4,444444444	5,888888889	
	3	3,960000000	1,111393903	,1111393903	3,739475338	4,180524662	1,111111111	5,888888889	
	Total	313	4,368122116	1,142770404	,0645932023	4,241028757	4,495215474	1,000000000	6,222222222
AXE2	1	3,603	1,4007	,1387	3,328	3,878	1,0	7,0	
	2	2,527	,6703	,0636	2,401	2,653	1,5	4,0	
	3	3,735	1,2339	,1234	3,490	3,980	1,0	6,0	
	Total	313	3,264	1,2564	,0710	3,124	3,403	1,0	7,0

Table 4- Average and standard deviation Extraction from Burke and Edell

It is interesting to note the difference in perception of HSBC commercials between the three countries. The French group clearly stands out by getting a very positive evaluation of commercials mainly on the creative axis. The Lebanese and the Spanish seem to have a similar analysis of the bank commercials through the allocation of a lower score. The dynamism of the message is also perceived very differently in France compared to Lebanon and Spain. HSBC creative positioning, very different from that of other banks, could be the cause of this difference. The element of surprise offered in the messages of the bank would be more disturbing for the French group than for the other two groups.

As in the case of our first scale, the French group showed a significant difference in behavior (average 5.17 and standard deviation 0.04), the perception of congruence is significantly higher than the other groups, it is strengthened by a very low standard deviation due to the homogeneity of responses. Again, the Lebanese and the Spanish groups have a rather similar reaction with respective averages of 4.08 and 4.1, the respective standard deviations being 1.42 and 1.36.

Comparaisons multiples | Variable dépendante : Mayaxeslogan | Test de Tukey

(I) Codepays	(J) Codepays	Différence de moyennes (I-J)	Erreur standard	Signification
1	2	-1,06942*	,15930	,000
	3	-,06926	,16344	,906
2	1	1,06942*	,15930	,000
	3	1,00016	,16013	,000
3	1	,06926	,16344	,906
	2	-1,00016*	,16013	,000

* La différence moyenne est significative au niveau 0.05

Table 5 - ANOVA scale of congruence

Moyaxeslogan

	N	Moyenne	Ecart-type	Erreur standard	Intervalle de confiance à 95% pour la moyenne		Minimum	Maximum
					Borne inférieure	Borne supérieure		
1	102	4,0882	1,42496	,14109	3,8083	4,3681	1,00	7,00
2	111	5,1577	,52107	,04946	5,0596	5,2557	3,75	6,25
3	100	4,1575	1,36036	,13604	3,8876	4,4274	1,00	7,00
Total	313	4,4896	1,25977	,07121	4,3495	4,6297	1,00	7,00

Table 6 – Average and standard deviation of the scale of congruence

7- LIMITS AND FUTURE PROSPECTS FOR FURTHER RESEARCHES.

Our study focused on three samples of students from three Mediterranean universities. Our objective was to propose a cross vision on the perception of HSBC commercials in three Mediterranean countries. Our results show a clear difference in the attitude toward HSBC commercials in the French group versus the attitude of the Lebanese and the Spanish groups. The French way of perceiving the creative effort of the bank and its congruence with the slogan is higher than the two other nationalities. Several possible explanations can be raised : HSBC bank uses a tone of communication that break with the communication of conventional banks in France, this differentiation can lead to an overvaluation of the positive attitude toward the message. It will be relevant to study the classicism of bank commercials in the two other countries. Then the poster campaign took place at airports and ferry terminals, the French students population included in the study had perhaps less opportunity to travel compared to the Lebanese and the Spanish students. Finally, we cannot neglect a halo effect regarding the HSBC brand awareness by the population included in the study. The presence of this bank in France is rather limited and the novelty of the brand might cause an overvaluation of its creativity.

CONCLUSION

Companies usually try to reach the highest effectiveness in their communication campaign. In using a standardized campaign in many markets, firms save through the economy of scale and maintain a single brand image worldwide but these firms might waste in effectiveness or even hurt some consumers by neglecting some cultural features. As presented in this paper, many examples show the risks facing the companies in their global communication, tests should be performed and the consumers' reactions should be closely monitored. Any global communication with a limited result should be quickly be reconsidered, local culture and its features matched with the global advertisement and a local campaign developed allowing the companies to better reach the consumers, make a significant impact and maximize the return on investment.

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Exhibit 1

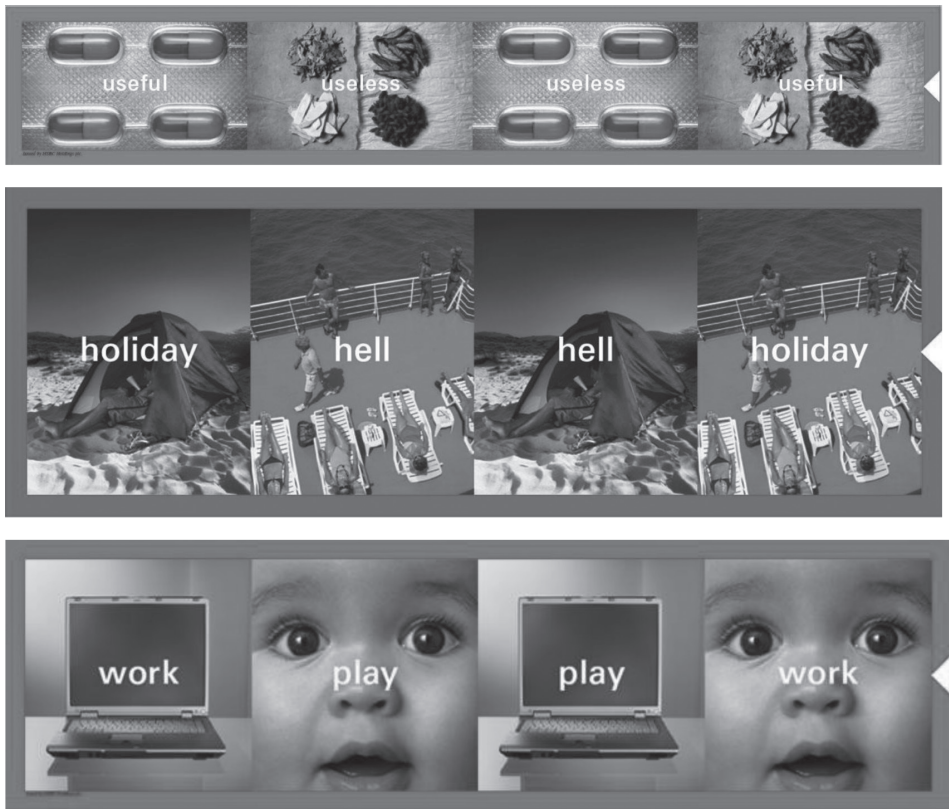
Thank you for expressing your opinion by allocating a score for each adjective:

Energetic	(-)1 2 3 4 5 6 7(+)
Exciting	(-)1 2 3 4 5 6 7(+)
Humorous	(-)1 2 3 4 5 6 7(+)
Imaginative	(-)1 2 3 4 5 6 7(+)
Ingenious	(-)1 2 3 4 5 6 7(+)
Merry	(-)1 2 3 4 5 6 7(+)
Innovative	(-)1 2 3 4 5 6 7(+)
Playful	(-)1 2 3 4 5 6 7(+)
Unique	(-)1 2 3 4 5 6 7(+)
Vigorous	(-)1 2 3 4 5 6 7(+)
Understandable	(-)1 2 3 4 5 6 7(+)

The slogan of this campaign “The world’s local bank” this ad seems

Compatible with the slogan of HSBC	(-)1 2 3 4 5 6 7(+)
Enhance the slogan of HSBC	(-)1 2 3 4 5 6 7(+)
No compatibility with the slogan of HSBC	(-)1 2 3 4 5 6 7(+)
No relation with the slogan of HSBC	(-)1 2 3 4 5 6 7(+)

Exhibit 2



A different point of view is simply the view from a place where you're not.

yourpointofview.com



